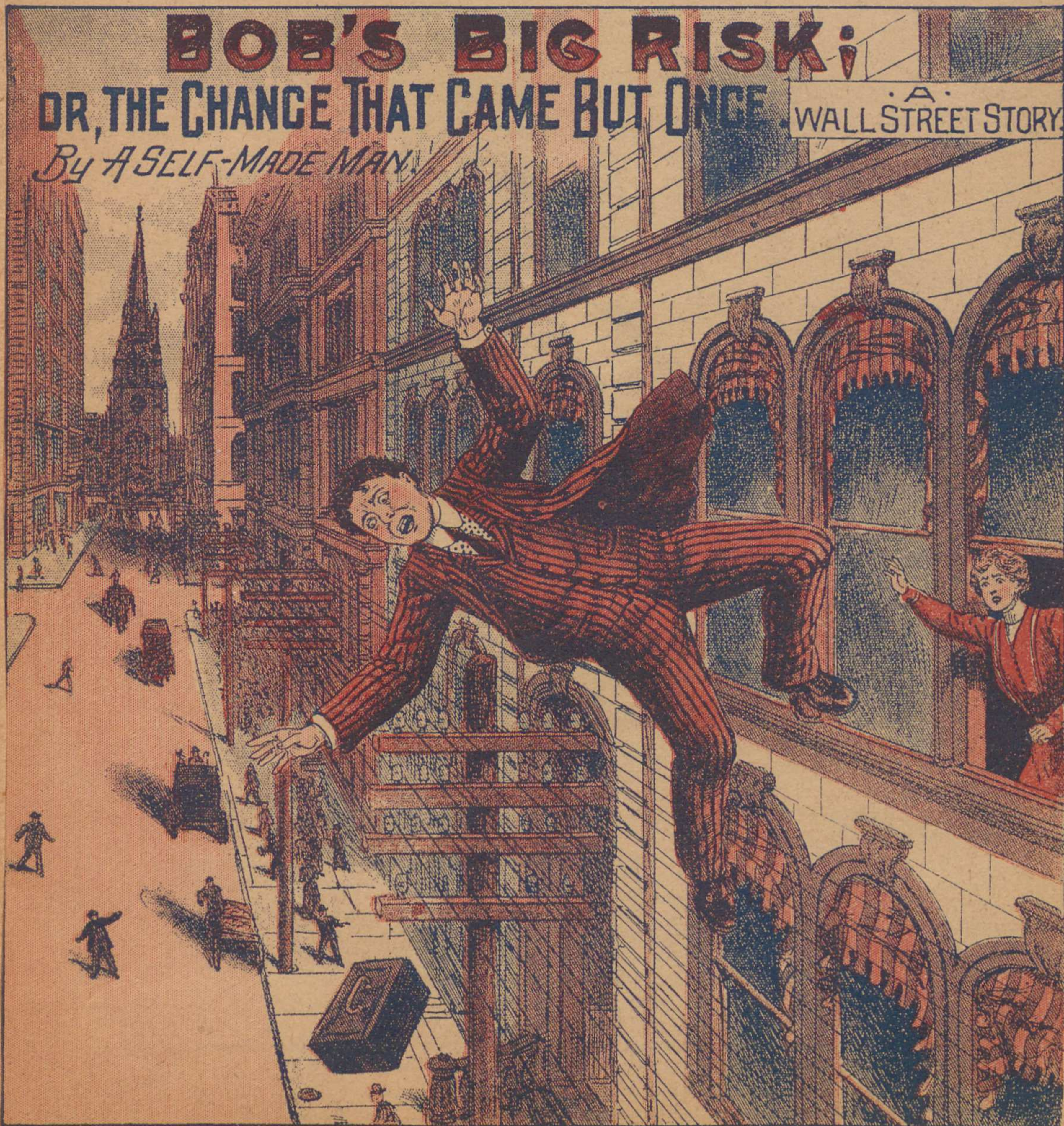


FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

BOB'S BIG RISK:
OR, THE CHANCE THAT CAME BUT ONCE. A WALL STREET STORY.
By A SELF-MADE MAN.



Bob uttered a cry of despair as he lost his balance and plunged outward into space. A drop of over a hundred feet lay between him and the stone sidewalk, and death, in a most terrible form, seemed inevitable.

FAME AND FORTUNE WEEKLY

Issued Weekly—Subscription price, \$4.00 per year Canadian, \$4.50; Foreign, \$5.00. Copyright, 1927, by Westbury Publishing Co., Inc., 140 Cedar Street, New York, N. Y. Entered as Second Class Matter Dec. 8, 1911, at the Post-Office at New York, N. Y., under the Act of March 3, 1879

No. 1156

NEW YORK, NOVEMBER 25, 1927

Price 8 Cents.

BOB'S BIG RISK

OR, THE CHANCE THAT CAME BUT ONCE

By A SELF-MADE MAN

CHAPTER I.—From A Six-Story Window.

"Bob," said Cashier Banks, "Mr. Faraday wants you in his room."

"All right, sir," replied the messenger of the office, a bright, curly headed boy, breaking away from the desk of the pretty stenographer, with whom he had been holding a confidential conversation.

He hurried into the private office to see what the boss wanted. He presumed that he was to be sent out on an errand, and his presumption was correct.

"Bob," said Broker Faraday, "I want you to go back to Mr. Hurley with this note. It's important, and I've got to have an answer."

"Yes, sir," replied Bob, with a rueful look.

He didn't fancy the errand much. He had paid several visits to Broker Hurley that day, and the last time he called Hurley threatened to throw him out of his office if he came back. The trader was abundantly able to make good his threat, for he was a big, strong man, and was inclined to be violent when things went wrong with him. Things had gone wrong with him within the last forty-eight hours. He had been caught by a slump in a certain stock and was in a bad way. Among other transactions he had sold 2,000 shares of A. & B. short to Broker Faraday, and Faraday insisted on an immediate settlement. Hurley couldn't buy nor borrow the stock, and he wanted time. Faraday would have accommodated him, but he was in a kind of hole himself and depended on his settlement with Hurley to see himself through. He had explained matters to his debtor, but Hurley was not interested in Faraday's predicament and demanded twenty-four hours grace. This Faraday was not willing to accede to. That's the way matters stood, and the note Faraday handed to Bob was a peremptory demand for the stock, or its market value, not later than four o'clock. Hurley had a bad reputation in Wall Street, and brokers generally kept shy of him, since he was known to be a bad loser. That was the reason why he was unable to borrow the A. & B. shares he wanted to help him out of his trouble.

"What's the matter?" asked Broker Faraday, noticing the boy's expression.

"I was wondering how it feels to be fired out of an office," replied Bob.

"What do you mean by that?" asked the trader, looking at the boy in surprise.

"Mr. Hurley told me if I came back again he'd bounce me good and hard."

"He told you that, eh?"

"Yes, sir."

"He wouldn't do such a thing. It would constitute an assault, and he would be liable to arrest."

"He looked as if he meant what he said. He was hopping mad at you."

"Suppose he was, that has nothing to do with you."

"He might get back at me just the same."

"Are you afraid to carry that message?" asked Faraday, with a slight smile.

"No, sir. I'll take it; but if you hear an ambulance coming down the street in a little while you'll know it's for me," said Bob with a half-hearted grin.

Many a true word is spoken in jest, as the boy learned before an hour had passed. He walked out of the private room, put on his hat and left the office. He had only half a block to walk up the street. Hurley's suite of offices was on the sixth floor of the Decatur Building, and his windows overlooked Wall Street. It was a pretty warm day for June, but Bob was of the opinion that the thermometer registered higher in Hurley's office than anywhere else. He got out of the elevator and started for his destination with much the same feelings of a patient approaching a dentist's office.

"If he throws me out roughly I'll have him pulled in," muttered the young messenger as he opened the door of the reception-room and walked in. The office boy came up to him.

He and Bob had had a scrap a short time back and they were not on good terms. He had heard his boss threaten to fire Bob if he came back again that day, and a malicious grin came over his face when he saw our hero enter.

"You've an awful nerve to come back here when the boss told you he'd bounce you if you did," he said.

"What business is it of yours how often I come back?" retorted Bob, aggressively.

"You needn't get lippy," replied, the other whose name was Denny Regan.

"I don't want any fresh remarks from you Regan. Is Mr. Hurley in?"

"No, he isn't," answered the other boy sulkily.

"When will he be back?"

"Dunno when he'll be back. You can sit down and wait."

"That's what I'm going to do," and Bob took a chair by the open window.

"Get out of that. That's my chair," said Denny.

"Help yourself to another. There are several vacant ones," replied Bob, in a chipper way.

"No, I won't. I want my own chair."

"Cut it out," growled Bob, looking out of the window.

"You haven't any right to sit in that chair. I want you to get up."

"I'll get up when Mr. Hurley comes in."

"No, you won't. You'll get up now."

"Who's going to make me?"

"Maybe I will."

"I thought you had enough of scrapping with me."

"I'll get square with you one of these days."

"You only think you will. Cork up, I don't want to talk with you."

"Yah! you make me sick!"

Bob returned no answer to that, but turned again to the window. Denny Regan clenched his fists and glared at the lad who had usurped his seat. He was mad clear through, but was afraid to take any aggressive action, for the run-in he had had with Bob resulted in a black eye and a damaged mouth to himself, and the memory of his discomfiture was still fresh in his mind. At that moment the cashier called him and gave him an envelope to take out. His hat hung almost above Bob's head. As he reached for it he purposely knocked Bob's off. If the visitor hadn't been as quick as lightning in grabbing his head-gear it would have sailed out of the window, as Denny hoped it would.

"What did you do that for?" cried Bob, jumping up.

"Aw, it was an accident," retorted Regan.

"I don't believe it. You tried to knock my hat out of the window."

"Get out, you're dreamin'."

"Go chase your own hat," and Bob swept it off the boy's head toward the door.

That was the last straw with Denny. He struck out with his fist and landed on Bob's jaw. Then he made a dash for the door, picked up his hat and passed out into the corridor. Bob, though taken by surprise, was after him in a moment, and being spryer than Regan, caught up with him before he reached the elevator. Biff! He smashed Denny in the mouth, and the messenger went sprawling on the floor. Regan uttered a howl like a kicked dog. He jumped up and gave Bob a glancing kick on the shins.

"I'd like to kill you!" he hissed.

Bob handed him a slap on the face that brought tears to his eyes. Wild with rage Denny piled in at him, swinging his fists right and left. Bob easily avoided his blows, and watching his chance gave him a second slap that made his head ring.

"Wow!" howled Denny.

He made another vicious kick at Bob, and then rushed for the stairs, down which he flew two steps at a time. Bob let him go and returned to Mr. Hurley's office, satisfied he had given his enemy the worst of the argument. Hardly had he taken his seat again by the window when the door opened and Mr. Hurley came in. Bob jumped up and advanced to meet him. The moment the trader recognized him his face grew as black as a thunder gust.

"Didn't I tell you not to come back here again today?" he roared.

"I've got to do as I'm told. Mr. Faraday sent me with this letter."

"I told you I'd throw you out and I'm going to do it," replied the irate broker, reaching for him.

"You'd better leave me alone or you'll get into trouble," replied the boy.

"You impudent whelp, how dare you talk to me that way?" cried Hurley, who was in a wicked humor at that moment. "I'll teach you to come back here when you were told to stay away."

He pounced upon Bob and raising him off his legs flung him across the room with all his strength. In his ungovernable fury he had not noticed that he fired the boy toward the open window, which had a low sill. Bob sailed through the air and landed on the window sill. He paused there. The impetus given his body, however, carried him outward. Realizing his peril, the boy clutched at the side of the window and dug his heels against the woodwork underneath to save himself. Unluckily, he lost his balance and pitched backward. His efforts were fruitless and over he went. Bob uttered a cry of despair as he lost his balance and plunged outward into space. A drop of over one hundred feet lay between him and the stone sidewalk, and death, in a most horrible form, seemed inevitable.

CHAPTER II.—Saved by a Hair.

Bob's cry, as he dived down to apparently certain death, attracted the attention of many pedestrians on the street, and they stopped and stared at his body as it came hurtling through the air. It was long ago that this thrilling incident happened in Wall Street, and the newspaper files of the time contain a graphic account of it, and how the hero of this story escaped. At that time the telegraph wires had not all been put into the underground conduits that now hold them. Telegraph poles, loaded with wires, stretched along Wall Street at the edge of the curb. The dazed boy shot right into a score of wires close to one of the poles. Had his body hit them flatly he would have rebounded like a rubber ball and tumbled to the street. With the most astonishing good fortune his legs went through them, and as he bounded back his feet became entangled in them and he was held a prisoner.

The shock to his nerves was so great that he fainted dead away, and hung like a limp bag to the wires. Inside of two or three minutes a big crowd gathered at the scene, and the greatest excitement prevailed. One excited person sent in an alarm of fire, while another dashed into an office close by and telephoned for an

ambulance. Most of the spectators, observing the boy's nerveless condition, believed that the fall on the wires had killed him. The excitement on the street brought hundreds of clerks and others to the windows of the offices in the vicinity, and soon close on to a thousand people were gazing up, or down, or across, at the unfortunate young messenger. A policeman came running up. When he saw Bob dangling from the wires, and gathered an idea of what had happened to him, he rushed into the nearest office and telephoned for a hook-and-ladder truck.

At that moment a fire engine came tearing into Wall Street, with its hose reel following. They stopped at the corner of Nassau Street, and several firemen came rushing down to the crowd. A minute later a hook-and-ladder came down from Broadway. The policeman, who was on the lookout for it, ordered the men to bring one of their ladders. While they were pushing their way through the crowd with it, the clang-clang of an ambulance was heard approaching. The ladder was placed against the telegraph pole and several firemen nimbly sprang up it to the wires. With some difficulty they reached the unconscious Bob, and then they had more trouble getting him down. They accomplished the job just as the ambulance came up, and the surgeon was soon busy over the boy. It didn't take him long to revive Bob, who found himself the greatest attraction Wall Street had gone excited over for many a day. For half a block the street and walks were almost impassable, so dense was the mob. The station reserves had to be sent for to disperse the multitude. While the policemen were shoving the spectators back, Bob got on his feet, and looked around in a bewildered way. Finally he recollected his fall.

"Good Lord!" he gasped. "Am I really alive and unhurt? How was I saved?" he asked the surgeon and the policeman.

The officer told him that he had been saved by the telegraph wires that had caught and held him.

"Gracious! What a narrow escape!" he said.

"How did you come to fall?" asked the policeman.

Bob decided on the spur of the moment not to give the real facts away, at least not then. He intended to see Mr. Faraday about Hurley's action before he proceeded against the big broker.

"I'm not saying how I did it," he replied. "All I can say is that it wasn't my fault. I have no wish to commit suicide, and if I really wanted to shuffle out of the world I wouldn't do it that way, you can bet your boots."

"You couldn't repeat that trick without giving an undertaker a job," laughed the surgeon, snapping his bag shut and preparing to take his departure.

"That's right," nodded Bob. "Thanks for your services. I'm feeling pretty good, only a little shaky."

"You'll get over that in a little while," replied the surgeon, springing up on the rear end of the ambulance, the driver of which immediately started off toward Broadway at a leisurely pace.

"What's your name, young man?" asked the policeman, producing his notebook.

"Bob Bartram."

"Who do you work for?"

"George Faraday, stockbroker, No. — this street."

"Where do you live?"

Bob told him.

"Whose office did you fall from?"

"William Hurley's. He's a broker."

"Feel all right now?" said the officer, closing his book.

"Not quite. My nerves are a bit unstrung. I guess I'll go back to my office. No, I won't. I've got to get that answer from Mr. Hurley. I reckon he won't throw me out again," he muttered to himself as he left the policeman, entered the Decatur Building and caught an elevator cage just going up.

The moment Broker Hurley realized he had thrown the boy at the window instead of out the door, and saw him topple over and disappear, he was paralyzed with consternation at the result of giving way to his ungovernable passion. He rushed to the window and looked down, expecting to see the boy lying a corpse on the sidewalk. Instead of that he saw Bob dangling, an inert object, from the telegraph wires. His cashier, who had been attracted by the rumpus, saw his employer throw the boy toward the window, and when Bob went over and out he uttered an exclamation of horror, for he knew what an awful drop was before the lad. He rushed to one of the counting-room windows and looked out, fully expecting to see the finale of the tragedy. As far as appearances went Bob appeared to be all in though he hadn't reached the sidewalk. The clerks of the office, although they hadn't seen what happened, knew that something was up, and they, too, crowded another window. Hurley, his cashier and the clerks saw the rescue of Bob by the hook-and-ladder men, saw the ambulance surgeon bring him to his senses, and finally observed the boy talking to the policeman, apparently not greatly the worse after his thrilling tumble. Hurley uttered a sigh of relief and retired to his office looking like a ghost. His nerves were more shaken than Bob's, for he knew that had the boy been killed he would have been arrested on the charge of murder, since an investigation would surely have demonstrated that he was responsible for the young messenger's death.

"Good Lord!" he muttered. "What a narrow escape both that boy and I have had. I won't get over my share in it for a week. This thing is bound to get out and it's hard to say what the brokers will think of me. Faraday will probably do all he can to show me up. That boy will be able to prosecute me for murderous assault, and as I don't see how I can excuse myself I'll probably be sent to State prison."

He groaned at the thought that he was face to face with ruin and disgrace.

"This is what I get for letting my temper get the better of me. I didn't intend to throw him out of the window. I thought it was the door. Nobody will believe that, though. It won't look reasonable. What will my wife and children say when they hear I am in prison, and read the story of my crazy act in the papers? And my friends, what will they think of me? This seems to be my finish."

While the broker sat at his desk, a prey to the gloomiest reflections, Bob re-entered the office. There was no one in the waiting-room, as Denny Regan had not yet returned from his errand. He

had missed the greatest sight of his life, and kicked himself afterward when he heard about it. The cashier looked through his window and saw Bob. He rushed out and grabbing him by the hand congratulated him over his miraculous escape. The clerks followed the lead of the cashier, and for a few minutes Bob held quite a levee. All hands knew that Mr. Hurley was responsible for what had nearly been a tragedy, but they prudently refrained from saying anything about it. Bob, somewhat to their surprise, made no accusation against the big broker, merely asking if he was in.

"Yes, he's in," said the cashier. "I'll tell him you are here."

He went into the private room and announced Bob's presence.

"Send him in here," said Hurley, in a hoarse voice.

"Go in," said the cashier to Bob, and the boy entered the room.

CHAPTER III.—A Boy's Generosity.

When Bob faced the man who had nearly been the cause of his death he saw that the broker was suffering deeply in a mental way. Without making the slightest reference to the trouble the young messenger asked Mr. Hurley if he had his answer ready.

"My answer! Good heavens, boy, do you think I could attend to business after what happened?"

"I will await your convenience, sir," said Bob coolly.

Hurley started at him. Could it be possible that this was the boy he had inadvertently thrown out of his window? After such a fearful experience here was the boy standing before him asking for the expected answer to the message he had brought, just as if nothing had happened. What sort of boy was he? He must be gifted with the most astonishing nerves. Any other boy, it seemed to him, would have collapsed utterly under the shock.

"Never mind the answer. I want to talk to you," said Hurley, in shaky tones. "I threw you out of the window and you came within an ace of being killed, but I swear I did not know at the moment what I was doing. I know I am a violent man. It is my nature. I have often had cause to regret giving way to my temper, but never have I placed myself in the position I now stand in. Heaven knows I did not intend to murder you. Who will believe me in the face of my desperate act? There is nothing left me but to accept the penalty I have incurred, for, of course, you will get a warrant out for my arrest at once."

"Would you blame me?"

"Don't ask me. Heaven knows I am wretched enough. The news is doubtless around the Street by this time. By the time the Exchange closes I shall be disgraced and ruined. My family——" He stopped with a groan of anguish. "I might as well end it all now. I cannot bear to go to prison. Let my death avenge the deed I meted out to you."

Opening a drawer in his desk he took out a derringer and cocked it.

"Say you forgive me, boy, before I draw the final curtain down upon my wrecked life."

"Don't act foolish, Mr. Hurley," said Bob, stepping quickly forward and seizing his hand which held the revolver. "Put that weapon down."

For a moment the broker seemed inclined to resist his interference.

"What have I to live for?" he asked hoarsely.

"The chance to turn over a new leaf," replied the boy.

"Turn over a new leaf—in prison! With the ever-present knowledge that I am a jailbird. The thought is maddening."

"You're not in prison yet."

"No; but as soon as you make the charge against me I shall be."

"I haven't made it yet."

"But you have told——"

"I have told nobody yet."

"I saw you talking to the policeman below."

"I was merely answering his questions."

"Do you mean to say that you did not charge me with throwing you out of the window?"

"I have not as yet connected you with the matter."

Hurley looked at him doubtfully. It did not seem possible to him that after his murderous assault on the boy the lad would refrain from publishing the facts.

"But you intend to put me through for this thing."

"That depends on yourself."

"What do you mean?"

"I have no reason to feel kindly toward you, Mr. Hurley, after what has occurred. I dare say when I tell Mr. Faraday, as it is my duty to do, he will insist on your immediate arrest. It would also be a satisfaction to me to have you punished as you deserve. Still I have been taught that it is our duty to forgive those who injure us. It is a hard thing for me to put that principle into practice, for you have gone the limit in throwing me from the window, and the way I felt while falling I shall never forget as long as I live," and Bob shuddered involuntarily. "Still I have an idea that you did not really mean to throw me out of the window. I gave you no cause to put the thought of murder in your heart. I have heard a hundred people in Wall Street speak about your temper. They said it would bring you into serious trouble some day. The day has come, and you are facing consequences which if allowed to take their course spell ruin, as you clearly realize. Well, Mr. Hurley, your fate rests with me. I am only a boy, while you are a man of years, and it isn't my place to dictate how you ought to conduct yourself; but if I thought this scare you have got would prove a lesson to you, and that you would put the brake in future on your temper, I'd let up on you. I am impelled to do this because I know you have a family of daughters who would suffer more than you if you went to the State prison."

"Do you mean that? Will you overlook this mad act of mine and give me a chance to redeem myself?" asked the broker, eagerly.

"I will if you promise to use the chance in the right way."

"I promise—nay, I swear it. Furthermore, I will be your friend for life. I will be grateful to you as long as I live. If I can do you a favor at any time call on me and it shall be granted instantly if within my power. Can I say more?"

"I accept your word. No one shall know the

truth of this fall of mine, but Mr. Faraday, and I shall insist that he keep it to himself. Now if you will write that answer to the note I brought we will consider the matter closed."

"Young man, you have placed me under the deepest obligation, and you will find me not ungrateful. Tell me your name that I may keep it in my memory."

"Bob Bartram."

"Thank you. I shall ever remember it with gratitude. I haven't read the note you brought, as I have been in no condition to do so; however, I will glance over it now and give you my answer."

Broker Hurley knew that it was Mr. Faraday's ultimatum, and a look at it confirmed that impression. In order to settle with his creditor he would have to sacrifice all his securities and cripple his already depleted bank account; but there was no help for it if he wished to maintain his standing in the Exchange, so he wrote a reply saying that he would be over to Faraday's office personally in an hour prepared to square up.

Bob returned to his office with the note.

"What kept you so long, Bob?" asked his employer. "Wasn't Mr. Hurley in?"

"Not when I got there, but he came in afterward."

"What was all that excitement about in the street in front of the Decatur Building? You were right on the spot and must know all about it. I heard that a messenger boy fell out of a window and got caught on the telegraph wires."

"You heard right then."

"How did he come to fall out?"

"He didn't fall out. He was thrown out."

"Thrown out of the window!" exclaimed the broker in astonishment.

"Yes, sir."

"My gracious! Who threw him out?"

"Mr. Hurley."

"What!" cried Broker Faraday, staring at the boy.

"That's right, sir."

"Do you mean to tell me that Hurley threw a boy out of his office window?"

"I do."

"Did you see him do it?"

"I felt him do it."

"What do you mean by that?"

"Just what I say. I am the boy he threw out."

"What confounded nonsense are you telling me?"

"No nonsense at all, sir. When Mr. Hurley came in and saw me waiting for him he demanded to know why I had dared to return after being told not to. I replied that I had to do as I was told. That only made him worse. He said he intended to make good his threat to throw me out if I came back. Then he grabbed me and fired me toward the window. I lost my balance and pitched out. I gave myself up for a dead boy, and I must have fainted, for the next thing I knew I was lying on the sidewalk with an ambulance surgeon working over me, and a big crowd all around. When I recovered I learned that my life was saved by the telegraph wires in which I got entangled. That's the whole story."

Broker Faraday was dumbfounded at his messenger's story. He could hardly believe it. It seemed incredible that Hurley should add at-

tempted murder to his other disagreeable traits.

"You are telling me the truth, Bob, are you?" he said.

"Yes, sir."

"Have you had Hurley arrested?"

"No, sir."

"Well, you'd better go and get out a warrant at once. Why, this is the most outrageous thing I ever heard of. I'll make it my business to see that he is punished. He must have been out of his senses to do such a thing."

"He didn't intend to fire me out of the window, but he was so mad that he probably mistook the window for the corridor door."

"He had no right to attack you anyway. Go up to the Tombs court, and if the magistrate is still sitting swear out your warrant. If court business is over for the day hunt up a judge, get the warrant, and have it served on Hurley at once. It's about time that Hurley learned a salutary lesson. It's a miracle that you were not killed."

"It was touch and go with me. No one could come much nearer losing his life and escape. However, I've settled the matter with Mr. Hurley, and there will be no need of getting a warrant out."

"You settled with Hurley! In what way, pray?"

Bob related all that happened in Broker Hurley's private room between him and the trader, and concluded by requesting Mr. Faraday not to mention Hurley's name in connection with the matter.

"Well, if you're willing to let this drop of course I've got nothing more to say. Hurley ought to be grateful to you as long as he lives, for if you had pushed the case against him the chances are he'd have gone to State prison, and that would have wound up his connection with Wall Street."

Mr. Faraday agreed to keep silent about Hurley, and Bob returned to his seat outside.

CHAPTER IV.—Broker Hurley Puts a Good Thing in Bob's Way.

Hurley appeared about four o'clock, and Bob showed him inside his boss' private room. What passed between the two men with relation to Bob the boy did not learn, but he had little doubt that his employer brought the subject up and let Hurley understand in plain words what he thought of his conduct. Ordinarily Hurley was not a man to take a calling down from anybody, even if he was in the wrong, but if Faraday said things to him on this occasion that hurt his feelings he gave no outward evidence of the fact.

While Hurley was closeted with Faraday the corridor door opened and admitted a bright young man who asked for Bob Bartram.

"That's my name," said Bob.

The young man looked at him curiously a moment.

"Are you the boy who fell from the Decatur Building this afternoon?"

"I am."

"You don't appear to be any worse for it."

"I wouldn't care to repeat the performance for all the gold in Wall Street."

"I believe you. Let me introduce myself. I am a reporter from the"—here the young man mentioned the name of his paper—"and I was sent to interview you. The facts, taken from the police blotter, are already on the press for the later afternoon editions, and I want details to write up a story for the last edition, and for the morning paper."

"I'm willing to oblige you, but there isn't much to tell. How I came to get out of the window is one of the mysteries the public will never learn."

"Why not? Tell me how it happened that you lost your balance."

"There is nothing to tell," replied Bob, shaking his head.

The young reporter looked surprised.

"Can't you remember how you fell out?"

"I was out before I knew where I was going. I tried to grasp the window and save myself, but failed to get a hold, and down I went. I have no recollection of hitting the wires. All I know is that when I came to I was in the hands of an ambulance surgeon, and there was a big crowd all around. If you could find somebody who saw me fall you'd get more copy out of him that I can provide you with. It is my opinion that when a person falls from a considerable height he has very little idea of what happens to him. If he hits the ground he is dead, or next to it, before he has a chance to realize his fate."

The reporter was willing to believe that, seeing that Bob was in a position to know something about the matter. After a little further talk the young man took his leave after congratulating the young messenger on his fortunate escape. Twenty minutes later another reporter called, but by that time Bob had gone home, and he failed to see him. Bob lived in Harlem not far from 125th Street, on the West Side.

He lived with his mother, who was a widow, and he had two sisters who were employed in a large department store on Sixth Avenue. The little family lived in a modest way, for their resources were limited, but they were quite happy and contented nevertheless.

They made the most of life as they found it, and though they might have wished for better things they lost no sleep because they were out of their reach. Bob was anxious to get home before some acquaintance read the story of his narrow escape in Wall Street and carried the news to his mother. He knew she would be greatly startled at the news, and if he wasn't home at the time she heard it, she would imagine that he had been badly hurt and carried to some hospital, notwithstanding that the paper stated he had escaped without the least injury. It would make all the difference in the world if she heard the facts from his own lips, and he intended that she should. The moment he entered the flat and she greeted him as usual he knew she was unaware of his thrilling experience.

"Mother, I met with an accident this afternoon," he said.

"An accident!" she exclaimed with a startled look.

"Yes. It might have been very serious, but fortunately I came out all right."

"Tell me what happened to you."

"You'll hardly believe me when I say that I fell

from a window on Wall Street, and that I am not only alive to tell the tale, but I didn't receive a single scratch."

"My gracious, Bob, you don't mean it," his mother exclaimed, turning pale.

"It's the sensation of the late afternoon papers so it must be so. I'll read you the account one paper gives of it, and then you'll be able to understand the escape I had."

Thus speaking Bob took the paper he had brought home and pointed out the scare heading to his mother. Then he read the story that followed. As it gave his name and both his business and home address Mrs. Bartram had no doubt that it was her son who was referred to. She held her breath as she listened, and never uttered a word till he got through. Then with a gasping cry of "My dear boy!" she burst into tears.

"Cheer up, mother; you see I'm all right," he said, putting his arms around her neck.

It was some little time before she grew composed and was able to resume her culinary duties on which she was engaged when Bob made his appearance. Supper was ready and waiting for the girls, and the clock was on the stroke of seven, when they rushed into the flat. They looked kind of demoralized, for they had read of their brother's tumble, and thought the paper said he had escaped without injury, they could not rest until they had made certain of the fact. Daisy Bartram was the first to see Bob, and rushing up to him threw her arms around his neck and began to cry. Nellie followed suit, and the boy had both of his sisters hanging on to him.

"So you've seen the paper," said Bob, caressing them both.

"Yes, and it was just dreadful to read about what happened to you," sobbed Daisy.

Bob comforted his sisters and they soon recovered their customary good spirits. As the family sat down to dinner a neighbor knocked at the door. She said she had read about Bob's dreadful fall, and she wanted to know if it was really true that he had not been hurt.

"I don't look as if I had suffered any great injury, do I?" smiled the boy.

"No, you do not, and I am very glad to know that you got off so well," she replied.

They had other visitors that evening, among them a couple of reporters from two of the morning dailies. Next morning Bob was stopped on the street more than a dozen times by traders who knew him and asked about his sensational fall. He answered all inquiries politely, but would throw no light on the manner in which he came to lose his balance. The other messenger lads regarded him as quite a hero, and they looked at him in a kind of awe, as if he was something more than human.

"How does it feel falling through the air?" one of them asked him while he stood in the messengers' entrance of the Exchange waiting to deliver a message to a certain broker.

"I'll never tell you," Bob answered.

"Don't you remember what the sensation was?"

"Only at the start, and I don't care to think about it."

In a day or two the incident faded from the attention of Wall Street, and Bob could go around without any one stopping him to speak about it.

On Saturday Denny Regan called at Broker Faraday's with a note addressed to Bob. It was evident that Regan didn't like the errand. Bob was in at the time and Denny saw him, but instead of handing him the note he shoved it through the cashier's window and hurried away. Cashier Barnes called Bob over and handed him the note. It contained a request from Broker Hurley to call at his office as soon as he got off. Bob got his pay envelope about a quarter to one, and as there was nothing more for him to do he put on his hat and went around to the Decatur Building. He met Denny in the corridor on his way to the elevator. They did not speak, but Denny favored Bob with a surly scowl.

"He's pretty sore on me," thought Bob, as he passed on.

Broker Hurley was waiting for him in his private room.

"Take a seat, Bartram," he said in a friendly tone. "I sent for you to thank you for carrying out your agreement with me, and also for teaching me a lesson that I believe will be of great advantage to me. It is a bad thing for a man to allow his temper to get the better of him. It has handicapped me in my business relations, and kept me from making friends. When things went wrong with me I said things that I was ashamed of afterward, but for all that I never made an effort to curb my tongue. When I flash up I think of my promise to you, and how near I came to ruin and disgrace through my unbridled temper, and I put the brake on good and hard. I am beginning to feel like a different man, and the change is due to your generosity in letting up on me when you could have put me down and out."

"I am glad to hear that you are keeping your word, and that you feel better over it," replied Bob.

"I should like to do you a good turn to show my appreciation. Have you any money, say \$100, or can you raise that amount?"

"No, sir. I haven't any money to speak of, and I am quite sure that I couldn't raise \$100," answered the boy.

"Then you must let me loan you that sum, or a little more."

"Why?" asked Bob, in some surprise.

"I've got a first-class tip that I should like you to make something out of."

"I'm much obliged to you, sir."

"I expect to get on my feet again through it. I'll tell you what I'll do. Instead of telling you what it is I'll buy 50 shares for your account on the margin basis."

"That's the same as advancing me \$500."

"Well, you deserve the favor. You ought to clear \$1,000 through the deal, and if you do I shall feel that I've only done the right thing by you, and made amends, in a small way, for the awful shock I gave you the other day."

"I don't know whether I ought to let you do this, Mr. Hurley," said Bob, in an undecided way.

"Why not? The \$500 I can easily afford under the circumstances. I will get it back anyway, while you will make at least \$1,000 out of the market and not out of me. A thousand dollars will make a nice little bank account for you, and you might better have it than not."

After some further talk Bob agreed to the arrangement, and thanked Mr. Hurley for putting the chance in his way.

"You needn't thank me, Bartram. The obligation is all on my side," said the broker, making out a memorandum of the deal, which he put in a drawer of his desk.

Bob, as he started for home, wondered what the stock was that was evidently, in Mr. Hurley's opinion, slated for a boom.

"Well, I guess it doesn't make much difference to me what it is," he said to himself. "If it goes up I stand to win some money. Mr. Hurley thinks it will be as much as \$1,000, and that's a whole lot for me to own. If the deal shouldn't work out the right way I can't lose anything. It's a kind of 'heads I win, tails you lose' arrangement. A sort of salve for the shock I got in falling out of the window. Hurley has acted pretty decent after all, but he got as big a scare himself as I did, for I could surely have sent him to State prison."

CHAPTER V.—Bob Makes Money Out of the Market.

With the knowledge that he was in a certain sense interested in an unknown stock in the market, Bob, during the following week, watched the office ticker whenever the opportunity came his way. When he noticed any stock advance a point or more he wondered if that was the stock Mr. Hurley had bought for him. He soon found that it was quite impossible to make any guess that was likely to be right. All the important stocks advanced to some extent during the week, as the market was bullish, and there was a good deal of business done in the Street. About eleven o'clock on Monday of the following week D. & L. began to go up in a rapid fashion, and by noon stood seven points above its opening price. When Bob carried a message to the Exchange he saw a great deal of excitement around the standard of that stock. A big crowd of brokers were flinging their hands in the air and yelling like a crowd of lunatics. From all appearance there seemed to be a boom on in D. & L. It immediately occurred to Bob that this might be the stock in which he was interested in through Mr. Hurley. At any rate he was looking for a boom to come in some stock on the strength of Mr. Hurley's remarks, and it was quite natural for him to believe that D. & L. was the stock since it was going up like a house afire. He took a whole lot of interest in D. & L. that day. It kept on advancing and finally closed with a gain of ten points.

"If that's the stock I'm in on, my profit so far amounts to \$500," he said to himself. "As Mr. Hurley said I might expect to make \$1,000 I shall look to see it go up ten points more at any rate."

He had said nothing to his mother or sisters about the chance the broker had offered him to make \$1,000, as he intended to surprise them with the sight of the money when he got it. The afternoon papers were full of the boom in D. & L., and Bob read all they said on the subject. In the opinion of the newspaper financial editors D. & L. was about to go higher. Next day the stock started up again as soon as the Exchange opened.

The excitement of the previous day was repeated, only it was greater. Hundreds of outside spectators came downtown to get it on what seemed to be a good thing, and as a result business

boomed and everybody from the boss down to the messenger boy was on the hustle during the hours the Exchange was in session.

Bob had no chance to go to lunch that day until after he carried the day's deposits to the bank. By that time the Exchange had closed down, and D. & L. had gone up twelve points more, or twenty-two in all. Although Bob had no real evidence that D. & L. was the stock he was in on, still he felt pretty certain that it was, and banked on the fact. An advance of 22 points meant a profit of \$1,100, and he looked to hear from Broker Hurley soon to that effect. On the following day the boom still continued, and the stock went up six points more. Other stocks went up more or less in sympathy with the boom, and consequently the bull operators were in high feather. Next morning Bob found a letter in the mail addressed to himself. He opened it and out popped a check to his order for \$1,400. It was signed by William Hurley. The note accompanying it stated that D. & L. was the stock the broker had purchased for Bob, and he congratulated the boy of his winnings. Incidentally Hurley stated that he had done so well himself that he was once more on Easy Street, and wound up by laying his good fortune indirectly to Bob.

"For," he wrote, "had you sent me to prison, as it was in your power to do, I would not have received the tip on D. & L., which has turned out to our mutual advantage, and in any case would not have been in a position to use it had I got it. Some other time I may see a chance to put you in the way of making another little plum, and you may rely on me passing you the tip."

That \$1,400 check looked pretty big to Bob. It made him feel a whole lot more independent.

"Mother and the girls will jump out of their shoes when I show them so much cash and tell them that it is all my own," he said to himself as he put the check in his pocket.

Later in the day he cashed it at the bank where he was known, and when he went home that afternoon he carried two \$500 bills, three \$100 ones and two fifties.

Supper was nearly over when he remarked in a careless way that he had some thoughts of buying a house.

"What bothers me is whether I'll get one on Riverside Drive or Fifth Avenue," he added with a chuckle. "Or I might possibly compromise on Seventy-second Street."

The three locations he mentioned were the most expensive in the city. His sisters laughed.

"Have you been robbing a bank in Wall Street?" asked Daisy.

"Maybe you found a pocketbook with a million in it," said Nellie.

"Neither. I have merely fallen into good luck," replied Bob, pulling out his roll and displaying it with one of the \$500 notes on the outside.

"My gracious! Where did you get all that money?" cried Daisy in astonishment.

"It's money he's collected for Mr. Faraday," said Nellie.

"No, it isn't. It's money I collected for myself," answered Bob.

He peeled off one of the \$500 bills and showed the other.

"Why, where would you get so much money as that?" said Daisy. "Don't talk nonsense."

"Where would I get it?" he said, peeling off the second \$500 and displaying the first \$100. "Where lots of people get it—out of the market."

He peeled off the three \$100 bills and then held out the two remaining fifties.

"I think you girls need a new gown and hat, as well as other things, so here is a bill each for you," and he tossed the money to his sisters.

They grabbed the bills and examined them rather suspiciously.

"Here, mother, is \$300 for you to put away for a rainy day," said Bob, handing her the three \$100 notes.

"Why, Bob, surely you are joking," she said. "This money doesn't belong to you."

"It did until I passed it over to you."

After enjoying his joke Bob explained how he had come by the money.

"Aren't you a fortunate boy?" cried Daisy. "You are worth a whole \$1,000 after giving mother \$300, and Nellie and I \$50 each."

"That's right," said Bob, putting the two \$500 bills in his pocket.

Next day the market still remained firm, with D. & L. on top. Thousands of the shares changed hands. The stock rose another couple of points, but to shrewd observers the boom was at its height, and a reaction might be looked for at any minute. Bob heard a bunch of brokers talking about it while he was waiting with a note in the anteroom of a well-known broker. He gathered from their conversation that now was a good time to make money selling short, as the market was sure to drop in a few days at the outside. His own experience in Wall Street told him that a boom was nearly always followed by a slump more or less general.

Therefore it struck him that he might add \$500 or so to his new capital by selling 100 shares of D. & L. short. So at the first chance that afternoon he went around to a little banking and brokerage house in Nassau Street, and putting up his \$1,000 as marginal security he ordered the bank to sell 100 shares of D. & L. for his account. As he had no actual stock to deliver to the purchaser when the time came it would be necessary for him to buy 100 shares in order to make a settlement. He was selling at about the market price, which was 116. If in the meantime the price dropped, as he counted on it doing, he would make the difference between what he sold the stock for and what he would have to give for it.

If, on the contrary, the price remained stationary, or advanced, he would be out money on the deal. The bank's broker, after receiving the order over the 'phone, sold 100 shares of D. & L. for 116 to some other trader. When the Exchange closed that day, D. & L. roosted at 116 3-8. Next morning the expected break took place, and D. & L. declined rapidly to 110. When Bob noticed the slump he hugged himself gleefully. At noon D. & L. was at 106. As Bob had contracted to deliver 100 shares for 116 he was in line to make \$1,000 as matters then stood.

He believed that the price would go still lower, as all indications pointed that way, and it did, for it closed at 102. Next morning it went to 98, and when that figure appeared on the blackboard of the Exchange, Bob was in the messengers' entrance waiting to deliver a note. He decided to close out at that price, so on his way back he stopped in at the little bank and ordered 100

shares of D. & L. bought at the market. The net result of Bob's "short" deal was that he cleared about \$1,750, and thus within forty-eight hours he increased his \$1,000 capital to \$2,750. His success, however, inoculated him with the fever of Wall Street speculation.

CHAPTER VI.—The Mystery of the Stolen Bonds.

The possession of nearly \$3,000 in cash made Bob feel as if he had suddenly become a person of some importance in the world. Never before had he been worth \$100 at one time, and naturally he felt quite chipper over his good fortune. The world looked altogether different to him, though as a matter of fact it hadn't changed the least bit. He could hardly realize that he was a capitalist in a modest way. Mr. Faraday noticed that he appeared in a gayer mood than usual, and asked him if he had heard some good news.

"Not exactly, sir, but some money has just come my way and I'm feeling good over it, because it's rather a novelty for me to be worth money," replied the boy.

"I congratulate you," replied the broker, who thought from Bob's answer that he had received a legacy from some relative who had died. When he got off that afternoon he dropped in at Mr. Hurley's office. Denny wasn't around so he asked the cashier if the broker was in.

"He is, and disengaged. Go right in," was the reply.

"Hello, Bartram," said Hurley. "Glad to see you. Take a seat."

"I came up to thank you for that check you sent me," said Bob.

"Don't mention it. I was very glad that it amounted to more than the sum I mentioned to you."

"I gave my mother \$300 of it, and my two sisters \$50 each, keeping the even \$1,000 for myself."

"That was a proper exhibition of liberality on your part," said the trader.

"As D. & L. was selling so high, quite above its normal value, I felt certain that it would decline very soon."

"Well?" said Hurley, looking at him curiously.

"My opinion was strengthened by hearing some brokers figuring the same way, so I concluded to take a chance in the market with my \$1,000."

"The dickens you did!"

"Yes, sir. I went to that little bank on Nassau Street, put up the money and ordered 100 shares sold for my account. Yesterday I bought in 100 shares at 98, and to-day I added nearly \$1,800 to my \$1,000."

"Upon my word, there are no flies on you, Bartram; but I wouldn't advise you to get the idea into your head that you can do that sort of thing right along. It's dangerous. The chances are about nine to one against you. Put your money in the savings bank and let it accumulate interest. Then you'll be sure that you have it. People who make a practice of speculating in Wall Street never can tell where they are at. As a rule they are pretty certain to go broke sooner or later, generally sooner."

"I know some of our customers make a good

living out of Wall Street. They follow the market closely. Very often they sell out at a profit of only one point or so above what they paid. Mr. Faraday makes a good thing in commissions out of them."

"That's true. I have several customers of that kind myself. They are the cautious operators, and rarely make a big haul at anything. They take as few chances as possible and are contented with a small margin of profit. It isn't in the nature of the average speculator—the man who has the fever in his blood—to follow that plan. When a stock is going up he holds on for all he can make out of it, and nine times out of ten gets caught in a slump before he knows where he is at."

After some further talk on speculation Bob took his leave with a final warning from Mr. Hurley not to monkey with the market if he knew when he knew he was well off. The impression he made on the boy was only temporary as events proved. That evening at supper Bob exhibited his winnings in his own deal on D. & L. and his mother and sisters were as much surprised as they had been on the first occasion.

"My goodness, Bob," said Daisy, "you are getting to be a bloated capitalist."

"I hope you haven't any objection, sis," he replied.

"Not in the least. Allow me to congratulate you on your good luck."

Bob now devoted all his spare moments to the study of the market conditions. He read all the Wall Street news that came his way, pondered over it, compared facts and figures, and otherwise tried to keep as much as possible in touch with financial and stock matters as he could. One day he noticed that O. & M. was going up. After looking into the matter he decided to take a risk on it, so he went around to the little bank and bought 250 shares of it at 72. Three days later it was up to 77 and a fraction. Bob was afraid to chance it further so he ordered the stock sold. An hour later it dropped to 73.

"I was lucky to get out in the nick of time," he told himself, as he figured up his profit on the deal at \$1,250. "That makes me worth \$4,000. Gee! I am doing pretty well."

A week later he went in M. & N. at 85, buying 300 shares. The stock went to 90, then began to drop. Bob sold at 88 1-2 and cleared \$1,000 over commissions. He was now worth \$5,000, and felt quite chesty over his financial importance. A few days after he closed out his last deal Bob was sent to an office building on Cortlandt Street to deliver a note to one of Faraday's customers. It was a dull, rainy day and the young messenger found it necessary to take his umbrella with him.

When he reached the building he found that the basement was undergoing extensive repairs. The entrance corridor where the stairs and elevator were was littered with building material, and the first flight of stairs was out of commission for the time being, a couple of crossed sticks half-way up indicating the fact. That, however, made little difference to the tenants and people who called to see them, as the small elevator was running regularly. When Bob entered the building he saw two persons ahead of him. One was a tall, gentlemanly man, with whiskers, the

other a young chap of about twenty who he knew was the special messenger of the Wall Street National Bank. The messenger carried the bank bag in his hand.

Neither carried an umbrella, and as a sharp downpour of rain had come on they had evidently stopped in at the entrance to wait till it stopped. As Bob passed them the messenger dropped his bag on the marble floor against the bottom step, and stood in front of it. Bob went up to the second floor, delivered his note, and as there was no answer he left at once to return to the office. When he stepped out of the elevator it was still raining hard. The bank messenger and his companion with the whiskers were still talking at the foot of the closed stairway. Several other people were also waiting for the shower to let up. As the wind blew briskly down Cortlandt Street, an umbrella was little good as a protection, so Bob concluded to wait also.

He hated to stand around doing nothing, and being somewhat interested in seeing what was going on in the basement he walked down the stairs that led in that direction. It was just noon and the men had knocked off work to eat their dinners. The work they were engaged upon was at the front of the building, but the men had congregated in the engine-room at the back, consequently when Bob walked forward he found no one there. He poked around the place and at last looked into an enclosed space directly under the stairs above. Here he found a man, in overalls, standing on a box, doing something to the piece of thin marble which formed a part of the bottom step. On another box in front of him stood a bag that looked exactly like the bag carried by the bank messenger.

Indeed, it resembled it so much that Bob's attention rested on it with no little curiosity. The man seemed to have finished what he was doing, for he stepped down. Then he stooped and with some kind of an instrument raised a slab of brownstone from the floor, disclosing a hole. Into this hole he dropped the bag and replaced the slab. He carefully brushed away all evidence that the slab had been moved and after a close inspection of it turned to leave the enclosure.

Bob stepped to one side and began looking at a new piece of masonry which had been built that morning. The man could not help seeing him when he stepped out into the basement. He stopped short and looked a bit startled and disconcerted.

"What are you doing down here?" he cried hoarsely, glaring at the young messenger like an ogre in a fairy tale.

"Just looking around at the alterations," replied Bob, cheerfully.

"How long have you been here?"

"About a minute."

The man looked relieved.

"Well, you haven't any right here. Strangers are not allowed down here. You had better get out at once."

"All right. I'll go. You needn't jump on my neck so hard about it," and Bob started for the stairway, his mind filled with vague suspicions concerning the man's actions. As soon as he reached the ground floor above he walked toward the door to see if the bank messenger was still

there. He was, talking to the man with the whiskers, who stood in front of him and seemed to be explaining something of importance from a printed pamphlet he held in his hand.

Bob glanced at the spot where he had seen the messenger place his bag, more than half expecting to find it missing. It wasn't, however. It was standing just back of the messenger's legs. That fact dissipated the suspicion which had formed in Bob's mind that the man in the overalls had surreptitiously removed the bottom slab of the stairs and got possession of the bag without the messenger's knowledge.

Still he couldn't help wondering how it came that the man had a bag that looked exactly like the bank bag, and why he had hidden it so carefully under the slab in the darkened part of the basement. The rain now began to let up, and in a few minutes it had almost stopped. The messenger of the Wall Street bank reached for his bag, and everybody in the narrow corridor, including Bob, took their departure. Business was brisk that day, and Broker Faraday kept Bob on the go until after four o'clock. When he was preparing to go home Cashier Banks called him into the counting-room and gave him a job at one of the desks that kept him till nearly five o'clock. It was seldom that the young messenger had to stay as late as that, but it sometimes happened, just as the clerks occasionally had to work until nine and ten at night when an extra amount of business had to be cleared up. When Bob reached the street he bought a paper of a newsboy, and casually glanced at the scare heads on the front page before folding it up to be read on the elevated train on his way home. His eye caught a heading that attracted his attention at once because it had something to do with Wall Street. He stopped where he was to read it. It was a mysterious case of robbery, the facts of which, as detailed in the paper, were as follows:

At ten o'clock that morning the messenger of the Wall Street National Bank left the institution, bound for Jersey City, to take a bundle of bonds to a brokerage house in that city. The bonds were in a leather bag which the messenger always used when carrying money, or other valuable articles, around for the bank. The bag was locked and buckled before he left the bank, as was the custom; the messenger did not once let it get out of his sight during his trip between the bank and the brokerage house in Jersey City, and it was still locked and buckled when he arrived at his destination, yet when the bag was opened in the presence of the broker the bonds were not in it, but in their place was a package of paper of about the same size and weight, neatly wrapped up. The question that agitated all parties concerned, particularly the messenger, who was a trusted employee of the bank, was how had the bonds got out of the bag during the trip and the paper package go in?

The bank officials were much worked up over the matter, as the bonds were negotiable and worth over \$50,000, and as the case stood the bank was responsible for them. As soon as the disappearance of the bonds was reported to the bank over the telephone, and the messenger had made his statement, detectives were employed to ferret out the mystery. That was the story as far as the reporters had got hold of it. Bob whistled when

he had read it. The incident of the morning at the Cortlandt Street office building occurred to his mind at once. He had seen the messenger in question, whom he knew by sight, standing in the narrow corridor at the foot of the stairs talking to the gentleman with side whiskers, and he had seen the bank bag standing at the messenger's feet. The suspicious actions of the workman in the basement, whom he had seen with a similar looking leather bag in his hands, and which he had seen him hide with great care under a certain slab, also flashed across his mind.

"By George!" he exclaimed. "There's been some hocus-pocus worked on that messenger right there in that building. It must have been a put-up job from the start, and the man with the whiskers is mixed up in it, too. I'll bet he and the workman acted in collusion. It strikes me that the latter was provided with a duplicate leather bag containing the bundle of paper, and he and that man with the whiskers plotted out how the trick might be pulled off. It couldn't have succeeded if the messenger had held on to his bag, as he should have done. The man with the whiskers was to get the messenger into that entry at a certain time—he must have had a good idea when the messenger would leave the bank for Jersey City—and then by clever tactics get the latter to drop his bag for a few moments at any rate. The workman was to be on the watch and ready for business with the duplicate bag, having previously loosened the marble stair slab so that it could be removed, the bags changed, and the slab returned in a brief space of time."

After the trick had been successfully accomplished the workman was to hide the bag containing the bonds in a hole prepared beforehand for the purpose, and this part of the scheme Bob was convinced he had accidentally seen. The job was one that bristled with risk, and only a man of iron nerve would have dared undertake it. That is how Bob argued the case out, and he was satisfied he had penetrated the mystery which was now worrying the bank people, the messenger, and the detectives working on the case.

CHAPTER VII.—Bob Captures the Bond Thief.

"If it wasn't so late I'd go around and see the bank people, but that's out of the question at this hour," thought Bob. "I suppose the thing for me to do is to call on the police and tell what I saw in the basement of the office building. I'd have to go with the detectives, point out the slab, and if the bag was still there, and the bonds found in it, I'd be expected to point out the workman so that he could be arrested for the crime. Of course he wouldn't be there now, for work stops at five in all trades. In fact I doubt if the bag would be found in that hole by the time the police got there, for the chances are that the workman will dig it up and carry it away with him as soon as the rest of the men have gone home. My information would amount to very little if the bag were missing. If the workman was arrested he'd deny that I saw him hiding the bag, and his word would be as good as mine."

Bob scratched his head as the difficulties of the

case presented themselves to him. Looking up the street his eyes rested on the big clock in Trinity Church, which faces Wall Street. He saw that it was on the stroke of five. Instantly an idea occurred to him. He decided to go at once to the office building on Cortlandt Street, which he believed he could reach by the time the workmen left for the day.

He would try to make his way into the basement unobserved, hide near the spot where he had seen the bag concealed, and see if the thief would uncover it when he thought he was alone. That plan appealed to the young messenger as a particularly brilliant one, because he saw the chance it offered for him to detect the rascal in the act. If it worked out successfully he would get the credit for solving the mystery, and no doubt he would receive a handsome reward from the bank for recovering the missing bonds. The idea of a possible reward coming his way stimulated Bob amazingly, for since he had begun making money out of the market he was eager to increase his capital as much as possible. Accordingly he started for Cortlandt street at a pace that he could hardly have exceeded had he been going for a doctor in an emergency case. He reached the office building in time to witness the exit of several of the workmen. He stopped the last man and asked him if all the mechanics had left.

"All but the foreman. You'll find him there somewhere if you go down," was the reply.

"Thanks," said Bob, who thereupon entered the narrow corridor and made his way to the stairs going down into the basement. The levator was on the way up at the moment, and there was no one to see him as he passed along. Bob walked down into the basement without making any more noise than he could help, for he did not wish to betray his presence. He looked around, but he could see no one there except the engineer moving about in his own department at the back of the basement.

Bob wondered where the foreman of the mechanics was, and whether he was the man who had got away with the leather bag. The basement was rather gloomy. It was below the pavement, being lighted only by a string of two-foot ground-glass windows, which admitted very little light on that dark afternoon. After pausing to make a careful survey of the place, Bob glided forward to that place which was directly under the entry above. It was partly cut off from the rest of the basement by a partition. Reaching the partition he looked around it. The space was dimly lighted by one of the ground-glass windows.

Kneeling on the stone floor, prying up one of the slabs, Bob saw the figure of a man. The slab he was engaged on was the very one beneath which Bob had seen the workman hide the leather bag. The glance satisfied the young messenger that this man was the same he had seen conceal the bag, and as there was no other person in that part of the cellar he was sure he was the foreman.

"If that chap isn't the thief, and that bag does not hold the missing bonds belonging to the Wall Street Bank, I'll be greatly disappointed," said Bob to himself as he watched the man. "I've hit on the solution of the mystery, as sure as eggs

are eggs, and there'll be something doing before that fellow is much older.

It took the man some little time to get the slab out of its resting place, but he succeeded at last. Holding up the end of it with one hand he reached under it with the other, and pulled out the leather bag. He then let the slab down, but placed the steel instrument he had been working with under the edge to prevent it from settling into place. Putting his hand in his pocket he pulled out a small piece of candle which he lighted, and this afforded Bob a good view of his face. He recognized him as the same workman he had encountered that morning. Picking up a sharp knife from the floor he cut a slit in the leather bag and pulled out a package done up in paper and tied with a piece of red tape. Laying it down, he lifted the slab again, pushing the bag back into the hole and dropped the slab into position. With his handkerchief he carefully dusted the edges of the slab all around, and passed the lighted candle around them. Bob decided that the moment of action had come. His first move was to gain possession of the package which he was confident contained the stolen bonds. It lay beside the man, but by a quick movement he judged he would be able to secure it. But he did not overlook the fact that the knife the man had used lay close by, too, and he didn't propose that the foreman should get the chance to use it on him if he could help it. Gliding forward he seized both the package and the knife. The startled rascal looked up at the moment, and seeing what he was about uttered a deep imprecation and sprang to his feet. Bob cast the knife behind him into the darkness and faced the man.

"Blame you, who are you, and what are you doing here?" cried the fellow, making a grab at the package, but the boy was too quick for him and swung it out of his reach. "Gimme that package," he added, fiercely.

"Not much," replied Bob, resolutely.

"Hand it over, you young whelp, or I'll throttle you!" he roared.

"No, you won't throttle me, you rascal," returned the young messenger. "This package contains \$50,000 worth of railroad bonds which you got away with this morning, and instead of handing it over to you I'm going to hand you over to the police who will see that you don't get the chance to steal any more leather bank bags for some time to come."

With a howl like a wild beast the foreman sprang upon Bob and bore him to the ground.

"You spying cub, I'll kill you," he hissed.

His fingers sought the boy's throat. Finding himself hard pressed, and at some disadvantage, as the man was a burly fellow, Bob dropped the package and grabbed him by the wrists. A desperate battle ensued for the mastery between them. The foreman, realizing that his crime had in some way been discovered by the boy, fought with savage earnestness to put the young messenger out of business. Although the man was much stronger than he, Bob was as active as a young monkey, and the rascal could not pin him down long enough to accomplish his purpose.

"Blame you, you shall never leave this basement alive," the man gritted.

Bob made no reply to his words, but devoted all his energy to saving himself. It did not occur to him that by crying out for help he would

probably bring the engineer on the scene and thus end the scrap in his favor. And so the fight went on in the growing gloom of the place, each doing his best to overcome the other. Several times the foreman got on top, but could not maintain his advantage, as Bob squirmed out from under him. Had there been plenty of light it is probable the man would have succeeded better. Bob suddenly released one of the fellow's wrists and gave him a fierce punch in the wind. With a stifled groan the foreman partially released his efforts. Bob rolled over on top of him and smashed him in the face. The boy was used to punching a bag, and the crack made the fellow see stars. Bob repeated the blow, this time catching the foreman on the point of the jaw more by good luck than intent, and the rascal fell over quite dazed. Quick to take advantage of his chance he rolled the fellow over on his face and pulling out his handkerchief tied his hands behind him. Springing on his feet he groped around till he found the package, then he rushed back to the engine-room.

"Got a piece of line here?" he asked the engineer. "I've caught a thief and I want to make sure that he doesn't get away before I can turn him over to a policeman."

"Caught a thief, have you?" exclaimed the surprised engineer. "Where?"

"In the front of the basement."

The engineer looked intently at Bob.

"You don't belong to the building, young fellow," he said. "How come you to catch a thief down here? Did you follow him from the street?"

"No. I haven't time to explain matters. How about that line?"

"Here's a piece. I'll go with you and see what sort of chap he is," said the engineer, taking down a lighted lantern.

Bob led him to the spot where he had left the dazed rascal. The fellow had recovered and was struggling hard to release himself. The engineer flashed the lantern in his face.

"Why, what does this mean?" he exclaimed. "This is Maguire, the foreman on the job here."

"I know he's the foreman, but he's a thief just the same."

"He's a liar," cried Maguire. "Free my hands, will you, Peters?"

"Don't you attempt such a thing," ejaculated Bob, throwing himself on the foreman and proceeding to secure his legs, to the great astonishment of the engineer.

"I say, young fellow, this won't do at all, you know," objected Peters.

"Are you going to stand there and not help a fellow?" cried Maguire, at the same time doing his best to prevent Bob from binding his legs.

"Drop that, young man," said the engineer. "Why in thunder are you treating the foreman this way?"

"Because he's a thief. He stole a bag containing \$50,000 worth of bonds from a bank messenger this morning, and he's going to answer for it."

"You must be crazy," replied Peters. "How could he do as you say when he hasn't been away from this building to-day?"

"He did the job right here in this basement. Instead of interfering with me you'd better get some one in the building to telephone for the police. Tell them the man who stole the bonds

from the messenger of the Wall Street National Bank has been caught, and ask for a couple of officers to come and get him."

Bob's earnest manner rather bewildered the engineer. He couldn't believe that Maguire was guilty of the charge made against him, as it sounded absurd to him, and yet Bob's actions told him that there must be something in the wind.

"Don't you call no police, Peters," cried Maguire. "This boy is off his nut. He came upon me suddenly as I was getting ready to go home and knocked me out with a blow from behind. While I lay dazed he bound my hands. You ought to know that the charge he makes against me is ridiculous."

"You're a good liar," retorted Bob, "but that isn't going to help you out. You and some accomplice worked that crooked game pretty slick, but I caught you just the same. I saw you this morning hide the bag with the bonds after you got possession of it, and I came back here, believing you meant to take it away with you as soon as the workmen had gone away after five o'clock. I was watching you when you took it out of that hole in the floor, and I then determined to capture you in the act, which I did."

Maguire declared against that he was a liar, and called on Peters once more to help him out of his predicament. The engineer seemed disposed to do it. He knew the foreman and he didn't know Bob. Bob began to yell for help as he saw that the engineer would do nothing. At that critical stage of the proceedings two strange men appeared on the scene, attracted by the boy's yells.

"Hello!" cried one of them, "what's all this?"

"Will one of you men hunt up a policeman and bring him here to take charge of this man?" said Bob, disgusted with the attitude of the engineer.

"What has he done that you want him arrested?"

"If you've read the afternoon paper you must have seen the story of the mysterious robbery of a Wall Street bank messenger. Well, this is the man who got away with the bonds," replied Bob.

The two strangers showed sudden interest.

"How do you know he is?" asked one of the men, in a sharp, authoritative tone.

"Because I have first-class evidence of the fact."

"What's your evidence?"

"The bonds for one thing."

"Where are they?"

"I've got them, and I intend to restore them to the bank in the morning."

"If you've got them you'll hand them to me."

"You! Well, I guess not. You've got a nerve to ask for them. Go and get a policeman."

The stranger who was doing the talking had been taking the boy in from head to foot, as indeed had also his companion. He noticed a thick, oblong package sticking out of the lad's pocket. Stepping forward he stooped and got possession of it.

"Here, hold on, what are you doing?" cried Bob, angrily. "You have no right to touch that package."

"I think I have," he replied coolly, proceeding to strip off the outer covering.

Then railroad bonds of a well-known road were

revealed. The stranger uttered an ejaculation of satisfaction.

"These are the bonds sure enough, Mike," he said to his companion.

Bob jumped up and made a snatch at the bonds.

"You've got an awful nerve to tear open that package," he said.

The stranger seized his wrist in a grip of steel.

"We are Central Office men working on this bond case. I shall have to take you into custody until you have satisfied us that your story is straight. Mike, take charge of the other chap."

"You are detectives?" exclaimed Bob, in surprise.

"We are."

"Where are your badges?"

The stranger threw open his coat and displayed his detective shield.

"That settles it," said Bob. "I'm glad you've come; but remember I captured the thief single-handed, and recovered the bonds."

CHAPTER VIII.—Bob's Transient Fame.

"Well, young man, who are you anyway? And how is it you happen to be on the job? Are you connected with the bank?" asked the detective.

"No, I'm not connected with the bank. My name is Bob Bartram, and I'm messenger for George Faraday, stockbroker, No. — Wall Street. I'm on the job because I accidentally got a clue to the game that was pulled off on the messenger of the bank, whom I know by sight," answered Bob frankly.

"Got a clue, eh? How?"

"Is it necessary for me to tell my story here?"

"No. You can tell it to the captain of the station where we are going to take you both."

"All right. Before we go we might as well recover the leather bag."

"What leather bag?"

"The one the bonds were in and which belongs to the bank."

"There is no bag missing. The messenger carried his bag to Jersey City, and subsequently brought it back to the bank."

"No, he didn't. He only thought he did."

"Thought he did? Why, I saw and handled the bag myself."

"You only think you did, too."

"Look here, young man, what are you trying to give me?" asked the detective, sharply.

"The bag you looked at I'll admit was the one the messenger carried to Jersey City and afterward, as you say, returned to the bank; but that wasn't the same bag he left the bank with when he started for the ferry."

"No?" ejaculated the officer, a light beginning to break in on his mind. "Were the bags changed en route?"

"They were. That's how the trick was worked. The theft couldn't have been pulled off any other way under the circumstances."

"You appear to know a lot about this affair," said the officer suspiciously.

"I do. I can see through a millstone when there's a hole in it. When you have heard my story you'll understand more than you do now."

"Where is this bag you speak of?"

"If you will release my arm I'll point out where it is hidden."

"I'll accompany you to the spot."

"Don't be afraid that I want a chance to get away from you. The spot is yonder, under one of those slabs. There is the tool on the floor that this man used to pry the stone up with. The engineer of the building here can take the stone up for you, and the bag will be found underneath it."

"Are you the engineer of this place?" asked the detective, turning to Peters.

"I am."

"What's your name?"

"Jack Peters."

"Well, see if you can pry up that stone this young man has indicated."

The engineer did as directed, and the leather bag was produced from under it. The detective saw it had been cut to get at the contents, and that fact satisfied him as to the truth of Bob's statement. He immediately took charge of the bag. There being nothing further to detain them in the basement the detective started for the stairs with Bob in charge, his companion bringing up the rear with Maguire, who had maintained a sullen demeanor since the advent of the sleuths on the scene. Their appearance on the street attracted a crowd of the curious, many of whom followed them as far as the entrance to the Church street police station. The chief detective inquired if the captain was in, and learned that he was.

"Mike, have your prisoner examined and locked up," he said to his associate. "Come with me," he added to Bob.

He led the young messenger into the captain's office, and there Bob told his story in a straightforward and frank manner. The captain questioned him closely, and was pretty well satisfied that he had told the truth.

However, he deemed it prudent to call up Broker Faraday at his house on the 'phone, and ask him certain questions relative to Bob, all of which were answered satisfactorily. The broker wanted to know if the young employee had got into any trouble.

"No; he's an important witness in a case we have in hand, and I wanted to establish his identity," was the reply.

After Bob had given his home address he was permitted to go, having assured the captain that he would appear at the Tombs Police Court in the morning to testify at the examination of the prisoner. When questioned by the detectives assigned on the case the bank messenger had mentioned that he was accompanied to the ferry by a particular friend of his named Edward Walker, whom he had met accidentally at the corner of Wall Street and Broadway. This was the man with the whiskers Bob had seen talking to him in the entry of the Cortlandt street office building. The messenger maintained that Walker could not possibly have had any hand in the disappearance of the bonds, as he didn't touch the bag at any time. Nevertheless, the police had their suspicions of Walker, and while they did not think it advisable to arrest him, owing to lack of evidence connecting him with the crime, they deemed it wise to keep him under watch so that they could

put their hands on him at any time. Bob's revelation of how the theft had actually been carried out threw an entirely new light on the case. It brought Walker into the limelight as probably the real principal in the case, since it was unlikely that a mechanic like Maguire could have engineered such a game. The police figured that Walker was a man no doubt familiar with Wall Street, and that for some time back he had been making himself familiar with the business and movements of his friend, the bank messenger, with the view of ultimately robbing him in some slick way.

Having thought out the scheme discovered by Bob he had looked around for a place to put it into practice. The building in Cortlandt street attracted his notice, and he proceeded to make himself acquainted with the foreman in charge of the alterations. After sounding the mechanic, and finding that he would make a safe accomplice, he took him into his confidence. The details were arranged between them. Walker was to entice the messenger into the entry, and if fortune favored them, Maguire was to carry out the scheme.

What had first looked like a great mystery now appeared to be very simple. The police were sure that their hypothesis was correct, but it was necessary to get proof against Walker in order to reach him. The only way of getting it was to subject Maguire to the third degree test, on the chance that he would confess all the facts. If he stood out and took his medicine without saying a word, the chances were Walker would escape.

Few men, however, are so constituted as to go through with the police ordeal without throwing up their hands, so the detectives felt sure that Maguire could be induced to tell everything. In case he proved refractory, they could, as a last resort, offer to let him turn State's evidence, since the object was to discover the real criminal. Bob got home late that day. In fact it was close on to eight o'clock when he entered the house.

"How late you are to-night, Bob," said Daisy. "What kept you?"

"The police kept me," he replied, hanging up his hat and sitting down at the table at once, for he was as hungry as a hunter.

"The police!" exclaimed his sister. "What do you mean?"

"Well, you see, sis, I've been helping them out of a dilemma, and also doing a great favor for the Wall Street National Bank, which I trust the bank will appreciate."

"What did you do?"

"I captured the thief who robbed the bank's messenger of \$50,000 worth of bonds, and recovered the securities."

"My gracious!" exclaimed his sister. "Did you really?"

"I certainly did. The facts will all be in the morning papers. There is no reason, however, why you, Nellie and mother shouldn't know them now, so I'm going to tell you. First, you may as well read the case as given by the afternoon papers. You can do that while I'm eating my supper, and it will save me a lot of breath."

Bob pointed out the story on the first page of the paper he brought home, and Daisy proceeded to read it aloud to her mother and sister. When she had finished Bob told his story as the reader

is acquainted with it. His mother and sisters turned pale when he described his fight in the dark with the burly Maguire, who evidently meant to kill him if he could.

"Oh, Bob, you shouldn't have been so venturesome," said his mother.

"Had to be, mother, or the fellow would have got away with the goods," replied the boy. "There is nothing for you to worry about now, as I came out all right."

"The bank ought to reward you handsomely," said Nellie.

"I shan't refuse any little testimonial the officials may decide to present me with," replied Bob. "I'm out for the dough, and I don't care in what shape it comes."

Of course next morning's papers had the story of the capture of Maguire and the recovery of the railroad bonds, the disappearance of which had, for a time, been such a great mystery. Bob's part in the affair was graphically set forth, and everybody connected with Wall Street read about it on their way to business. The clerks of Faraday's office surrounded Bob when they came in, and they complimented him on the nifty way in which he had captured the thief. In fact Bob was a real hero that day in Wall Street. Mr. Faraday let him off to go to the police court. There he was met by the cashier of the bank, who complimented him and assured him that the bank would reward him for recovering the bonds.

Maguire pleaded not guilty, and then Bob was called upon to tell his story, which he did. The two detectives told what they knew about the capture of the man, and as the prisoner had nothing to say, the magistrate committed him to await the action of the Grand Jury.

He was taken to his cell in the Tombs prison and another effort was made by the detectives to make him confess, the first having failed. They were not successful, consequently Walker, who was believed to be the real factor in the case, was not arrested, though he was watched closer than ever. Bob returned to his office and went about his duties as usual. Every time he went out on an errand he was stopped either by some broker, or a messenger who knew him, and made a whole lot of.

For several days Bob was conscious that he was a most important personage in Wall Street, then a new boom started in the Stock Exchange and he was forgotten.

CHAPTER IX.—Saving a Girl

The boom in question was the rapid rise of S. & T. It looked so good to Bob that he jumped in and bought 500 shares at 90, which was five points above the price it had been ruling at when the boom started. When the Exchange closed it was up to 95. As Bob had no tip on the situation he knew he had to be very cautious. He had the whole of his money up, and that was a pretty serious matter with him. Still he was going on the principle that nothing ventured nothing is won. It was only by taking chances he could hope to win—if luck was with him. On the following day the price went to 105, and Bob sold out at a fraction above that figure, clearing \$7,500, and raising his capital to \$12,500.

It was a quick deal and a mighty lucky one. He would have held on longer if he had dared, but he argued that a bird in the hand was worth two in the bush, and he wasn't out for the last dollar.

S. & T. went to 110, and then the boom burst and wiped out a lot of marginal speculators, and demoralized the bank accounts of several brokers who expected to make a fortune out of the rise.

When he collected his money he told his folks how fortunate he had been in the market again, and they congratulated him on his luck.

"Well," he said at the supper table, "if I'm lucky I think you are entitled to a few of the crumbs, so here is \$50 each for you, sisters dear, and \$400 for you to add to your bank account, mother."

He passed the money over, and was immediately voted the best boy in the world. On the following day he had another slice of luck come his way. The Wall Street National Bank sent him a check for \$5,000 in recognition of his services in recovering the stolen bonds.

"Small favors thankfully received," he chuckled, as he put the check in his pocket. "That makes me worth \$17,000. I'm mounting the financial ladder fast. A few more lucky deals in the market will make me quite a capitalist."

At the same time an unlucky deal was liable to land him in the soup, as it had many a smarter and more experienced person than he. The receipt of the check from the Wall Street National Bank reminded him that he had heard nothing about the arrest of Edward Walker, the man with the whiskers. It was very plain to Bob that this man was as much, or even more, implicated in the robbery of the bonds than Maguire. In fact the boy had gathered from the remarks of the chief detective on the case that such was the opinion of the police. And yet, so far as he knew, no steps had been taken to land the man in jail. That afternoon he called on the cashier of the bank to thank him and the other officials for the liberal reward. After he had done so he asked the cashier if anything had been done about Walker.

"He is still under surveillance," replied the cashier; "but as he seems to be so clever that nothing can be proved against him, it wouldn't do any good to arrest him. He would surely be discharged when brought before a magistrate, so what is the use?"

"Maguire is foolish to act as his goat, it seems to me. He'd get a lighter sentence when he's convicted, as he is bound to be, if he gave Walker away, wouldn't he?"

"The proposal has been made to him to turn State's evidence, but he claims that he has nothing to confess," said the cashier.

"He's a chump," said Bob as he took his leave. About a week later Bob was sitting in his chair waiting for Mr. Faraday to go home, which he always took as a signal for making himself scarce for the day provided the cashier had nothing in prospect for him to do, when the boss' bell rang and he went inside to see what the broker wanted.

"Bob, I've got a small package I want you to carry to Staten Island. Here it is. The address is on it. There will be no answer."

"All right, sir," replied the boy, cheerfully.

though the errand meant an extra hour or two on duty.

He took the package, put on his hat, told the cashier where he was bound, and left the office. He walked up to Broadway and took a street car for South Ferry. He was fortunate enough to catch a boat that was on the point of starting, so he lost no time, and two minutes later was on his way across the bay. It took the boat about twenty minutes to make the trip. As soon as he stepped off the ferry dock on the island he boarded a car which carried him within a few blocks of his destination. He was half-way there when his attention was suddenly attracted by female screams in the near distance.

"Hello! I wonder what's up?" thought Bob. "Looks as if there was something serious going on. I must find out."

As he hastened forward the screams came nearer, and presently around the corner came a young girl of perhaps seventeen, running as fast as she could, and looking very much frightened.

"Save me! Save me!" she cried the moment she saw Bob.

She staggered forward a few paces, and then sank down exhausted by her exertions. Bob dashed forward, wondering what she was running from that had so alarmed her, when around the corner darted a good-sized Danish hound. He flew at once for the fallen girl. There was blood in his eye, and he looked decidedly wicked. The girl saw him coming and gave utterance to another thrilling scream that brought many persons in the vicinity to their windows. There were two men on the street, but not near enough to head the dog off had they been disposed to attempt the feat. Bob, however, was close enough to interfere, but he realized at a glance that to do so would be taking desperate chances of being bitten, which would be equivalent to taking his life in his hands if the dog was mad. The young messenger was a quick thinker, and he felt that it was his duty to save the girl if he could, in spite of the grave risk. He whipped off his jacket as he ran up, and as the animal sprang on the young lady he enveloped the dog's head in it and forced him back on his haunches.

Then began a terrible struggle between him and the furious beast. The animal snarled and bit through the cloth, but his fangs fortunately did not reach Bob's hands or arms. Seizing the dog by the throat, Bob forced him on his back and jumped astride of his chest. The animal was so powerful and active that the boy found the greatest difficulty in maintaining his advantage, though he exerted all of his strength. The two men stopped on the other side of the way, but made no offer to come to his aid. The girl crouched within a yard and stared with frightened eyes at the boy who had come between her and the dog. She was unable to do anything either. So Bob could only hold on and trust to luck. As long as he could maintain his grip on the hound's throat the dog couldn't bite him, but if the animal shook him off there would certainly be something doing. Bob wondered how he could end this desperate battle. At last an idea occurred to him. Little by little he shoved the animal toward the edge of the curb until at last he forced the dog's head over it so as to bring the back of his neck on the edge, then he bore down with all his might. The hound was by this time

half choked, though he hardly showed it on account of his immense vitality. The pressure on his windpipe, added to the suffocating folds of the jacket, however, was getting the better of him. With his head forced down and backward he was worse off than ever, and it was only a question of time when he would be knocked out.

The problem was, could Bob hold on to the limit? It was doubtful, for his strength seemed to be leaving him as it was leaving the dog. He gritted his teeth and held on, encouraged by the face that the animal's struggles were becoming less and less effective. Bob was becoming dizzy and faint under the fearful strain, and he was afraid he would collapse before he had quite done up the dog, in which case the animal was bound to recover before he could. Just as things were growing misty and dark before his eyes the dog gave one last desperate heave to get its breath, and then, as the effort was a failure, he stiffened out convulsively, shivered once or twice, and lay quite still. Satisfied he had won out, Bob let go and tried to get on his feet. The street, the houses, everything seemed to be whirling around him like a teetotum. He turned his white face toward the still crouching girl, swayed to and fro, and then he knew no more.

CHAPTER X.—Edith Crosby.

When Bob came to his senses he found himself in the centre of a small crowd of men and women. He was lying stretched out on the ground with his head in his lap of the girl he had saved from the dog. The animal lay stark and stiff, a few paces away, choked to death. That he had been mad seemed to be apparent from the froth that hung about his stiffening jaws. Bob realized that the girl was chafing his temples, while a man was pouring a little spirits from a glass down his throat.

"He's coming to," he heard some one say.

He gasped as some of the liquor went the wrong way, and then struggled into a recumbent position.

"What's the excitement?" he asked. "What happened to me?"

Then his eyes rested on the motionless hound and everything came back to him.

"Oh, yes, I know. I had a tussle with that dog. I must have done him up from the way he looks."

"You did," replied the man with the glass. "You choked him for good. You've got wonderful grit for a boy—or a man for that matter," he added. "I don't know how you ever got away with that brute without receiving a mark. Had he bitten you it would have been mighty serious for you. He was mad if ever a dog was mad. How do you feel now?"

"Pretty good."

"You are a brave boy," said the girl earnestly. "You saved my life. He would have torn me to pieces but for you. I shall never forget what you have done for me—never!"

"You are welcome, miss. I couldn't hold back and see you bitten. I had to jump in and do the best I could to save you."

"You acted like a hero," spoke up a woman. "I saw all that happened from my window. You fought the dog alone, and there were two men—"

cowards I call them—who watched you from the other side of the street, and never went to your assistance. They might easily have killed the dog while you held him, and saved you from holding out so long. Some men are hardly worth the name."

The two men in question were standing near by and they felt the sting of her words and looked foolish. Bob got up and taking his jacket from the girl, who had recovered it from the dog, put it on.

"I guess I'll go," he said.

"You will tell me your name, won't you?" said the girl.

"Certainly. Bob Bartram."

"Thank you. I shall remember it with gratitude. Mine is Edith Crosby."

"Crosby!" said Bob, in some surprise, for that was the name on the package he was about to deliver. "I am going to the residence of Mr. Edwin Crosby on Bank Street."

"Indeed!" she exclaimed, surprised in her turn. "He is my father."

"Is that so? Then if you are going home I will, with your permission, accompany you."

"I shall be glad to have you. I was about to ask you to come home with me so that my parents could thank you for the service you rendered me."

As they walked off the crowd melted away, some of the people remarking that John Burt, the owner of the hound, would be as mad as a hornet when he learned that his animal, which he valued highly, was dead. As the animal had been the terror of the neighborhood no one was sorry for his death; in fact they were very glad to know that he was out of the way for good.

"I have brought a package over from my employer, a Wall Street broker, to your father," said Bob, as he and Edith Crosby walked down the street.

"Then you don't live on the island?" she said.

"I do not. I live in Harlem, New York."

"That's quite a distance from here," she said, regretfully, for she thought she might not soon, if ever, see her young preserver again.

"Yes, it's quite a way. Will you tell me how you came to encounter that dog? Such an animal as that ought to have been kept chained. If he was really mad so much the worse."

"I was passing Mr. Burt's house—he is the owner of the dog—when the animal flew at me. Fortunately it took him some moments to get through the fence or I never would have reached the corner where I saw you coming. He had a bad reputation, but Mr. Burt could not be induced to part with him, though he was warned that if his dog bit any one he would find himself in trouble. He'll be angry when he finds out the dog is dead, but I think it's a blessing to the neighborhood. This is my home," she added, opening the gate for Bob to pass through. He stepped back until she went in first and then followed her. The house, quite a handsome residence, stood a little way back from the street and faced upon a large green and well-kept lawn. They walked up the gravel path to a wide veranda.

"I will run around and let you in," she said.

"All right," replied Bob.

She entered the house by a side door, opened the front door and ushered Bob into the parlor.

"I will tell my father that you wish to see

him," she said, and then she left him seated by one of the windows.

In a little while she returned with both her father and mother, whom she had told about the service Bob had done for her.

Needless to say they expressed their grateful appreciation in feeling terms, and assured Bob they would remember him with gratitude. Bob said that he guessed he hadn't done more than his duty; then he handed Mr. Crosby the package he had brought over to him.

"Thank you," said the gentleman. "So you are employed by Mr. Faraday? I shall write him about the gallant act you performed in my daughter's behalf."

"Now that I have performed my errand I'll take my leave," said Bob, rising.

"I trust you will call upon us some time in the near future," said Mrs. Crosby. "We shall be delighted to have you do so."

"It would give me great pleasure to call some time since you desire it," replied Bob, thinking that he would enjoy meeting Miss Edith again.

"Oh, you must come," insisted the young lady. "I shall look for you."

"I will try and do so then."

"When may we expect to see you?" she asked.

"Really I couldn't say just when. If you like I will write and let you know."

"Do so, and please select an early date."

Bob promised that he would, and then took his leave. It was just six when he got home.

"I was over to Staten Island on an errand for the boss, mother," he said.

"I suppose that accounts for you getting home so late?"

"Yes. I had quite an adventure there, too."

"Seems to me you are having quite a number of adventure of late," smiled his mother.

"That's right, and they're all strenuous ones."

"What happened this time?"

"I ran against a mad dog."

"Good gracious!" she cried. "He didn't bite you, I hope?" she added anxiously.

"No; but it wasn't his fault that he didn't."

Then he told his mother how he had saved the life probably of the daughter of the gentleman he was on his way to see. Not wishing to excite his mother he kept back the worst of the story, and did not let her know what a hard time he had had conquering the animal. She thought he had taken a pretty big risk and told him so.

"I won't say that I didn't, but it was in a good cause. I did the same for Miss Crosby that I would expect some other fellow would do for either of my sisters were they placed in a similar predicament," he said.

When Daisy and Nellie came home about seven he told them about his experience with the dog, too. They declared he had acted quite heroic.

"Is Miss Crosby pretty?" Daisy asked.

"Yes, very pretty and interesting," he replied.

"Maybe this is the beginning of a romance," smiled Nellie.

"Oh, I guess not. I may not see her again for some time."

"I am sure after what you did you were invited to call."

"Yes, Mrs. Crosby did invite me."

"And, of course, you accepted the invitation?"

"Yes, I admit that I did."

"Then you must keep your engagement, brother, dear."

"I always do that," said Bob, getting up from the table and saying he was going to the gymnasium to have a set-to with the gloves with one of his friends.

Five minutes later he was out of the house and on his way.

CHAPTER XI.—Knocked Out by Thugs.

When Bob left his house a man, who had been standing on the opposite side of the street for some time watching the house, started up the street in the same direction he took. Bob turned up the avenue when he reached it and so did the man. After a walk of several blocks the boy reached the private gymnasium he frequented and entered.

The man crossed over and took note of the place. After hanging around the door a few minutes he walked upstairs and entered the first room he came to. There was no one in it, so he took the liberty of proceeding further. Entering a hallway he followed it to a doorway. Looking through it he saw a long, narrow room equipped with a variety of apparatus adapted to gymnastic exercise. Several young men, in light attire, with canvas shoes, were exercising with dumbbells, or on parallel bars, or swinging and turning on a trapeze, or pulling at the rowing-machine. Presently he saw Bob enter from a side door, dressed in duck trousers and shoes like the others, and without his coat and vest. Apparently satisfied that the young messenger was going to remain at the place for a while he turned around and went down to the sidewalk again. Jumping on a car he rode to 125th street, went to a saloon near Fifth avenue, and was soon in conversation with a man of rather tough appearance. The two soon began a game of pool and played for about an hour, after which they withdrew from the saloon. Bob remained at the gymnasium till the closing hour and then started home with a companion. They separated on the avenue, two blocks from Bob's house, and the young messenger continued on alone. It was about eleven o'clock and there was no one in sight on the side street up which he took his way. There were many private houses on the block, with flat houses on the corners. Suddenly Bob noticed in the glare of a street lamp a plethoric looking wallet lying on the sidewalk.

"Hello!" he exclaimed. "A pocketbook, by George!"

He stooped to pick it up. As he did so two men, who had been crouching behind the area fence opposite the spot, rushed upon him. Before he knew what was about to happen one of the men struck him with something heavy and he fell on his face, knocked out.

"Give him another, and that ought to settle him for good," said one of the men.

The chap with the bludgeon raised his arm to repeat the blow when a couple of gentlemen issued from the front door of the residence.

"Hi, there, what are you fellows about?" cried one of them, dashing down the steps.

The men gave one startled look behind them and then took to their heels. The gentleman who had spoken approached Bob and raised him up.

"A boy!" he ejaculated. "Stunned by a couple of footpads whose object was robbery, of course. But they didn't get away with his pocketbook after all, for he has it in his hand."

He took the wallet from the boy's fingers.

"Seems to be well filled," he added, as he stuffed it into Bob's pocket. "They missed a good thing. This is a job for you, doc," he said, turning to the other gentleman who had come up.

The doctor, for such he appeared to be, examined Bob's head carefully.

"His scalp is badly cut, but there appears to be no fracture as far as I can see. Had the blow caught him lower, and further to the base of the skull, it might have been different. Help me carry him into the house. I'll bind his wound up and bring him around. I can't do less than that for him, poor fellow. He is a very respectable looking lad, and those rascals thought he was worth robbing."

Bob was carried into the doctor's office, the gas was turned up and the physician proceeded to fix him up. He cut away some of his hair from around the cut, which was a nasty one, bathed the wound in an antiseptic preparation, and then bandaged Bob's head up till he looked as if he was a regular hospital patient from the accident ward.

Then he adapted means that soon brought the boy to his senses. Bob was surprised to find himself in a room, lying on a lounge, with a gentleman bending over him, while another gentleman sat near by.

"My goodness!" he exclaimed, "where am I at?"

"Don't exert yourself, young man. You're in my house. I am Doctor Whalen. You were struck down by a couple of thugs outside, but fortunately my friend here put them to flight before they got the chance to go through your clothes."

Bob's head pained him a great deal, and he felt weak and dizzy. He closed his eyes and made no reply. The doctor got up, went to a small closet and concocted some kind of preparation which he brought over, held to Bob's lips and told him to drink. The boy obeyed.

"I must have got an awful knock, for my head feels dreadful bad," he said, in a weak voice.

"You certainly did, but you need not be alarmed. Your skull is all right, for which you should be thankful. Had the blow struck an inch or two lower you would have been a candidate for the hospital, with a doubtful chance of recovery."

Bob didn't feel like talking and lay quiet while the doctor saw his friend to the door again. When he returned to the room he asked Bob where he lived. The boy told him.

"That's only a block and a half from here. I would advise you, however, to rest here as you are for the night. In the morning you'll be in better shape to walk," the doctor said.

"But my folks will be worried if I don't go home. I doubt if my mother will sleep a wink all night," replied Bob. "I really must get home some way."

"I'll write a note to your mother and send it by my man. I'll tell her that you met with an accident and are at my house under treatment."

"I'll let her know that it isn't anything serious enough for her to feel disturbed over."

"All right, doctor," said Bob, who didn't feel able to walk home at that time.

Accordingly the note was written, and Doctor Whalen told his man what to say if he was questioned, as he probably would be.

Mrs. Bartram and her daughters had gone to bed, as they never waited up for Bob, for he carried a key to let himself in with. It was quarter of twelve when the doorbell rang, and it awoke one of the girls.

"Bob must have forgotten his key for the street door," she thought, as she ran into the kitchen to push the button, for the idea of a stranger calling on them at that late hour was the last thing she would have thought of.

She returned to her own room, expecting Bob to let himself in. Hardly had she got into bed before the bell of their flat rang.

"My goodness!" she cried. "It can't be that Bob forgot to take the flat key too."

She went to the door and asked: "Who is it?"

"I've brought a note for Mrs. Bartram," replied a strange voice.

"Who could have sent a note at this hour?" flashed through the girl's head.

Then she said aloud: "Who is it from?"

"Doctor Whalen, in the next block. Mrs. Bartram's son met with a little trouble on the street in front of his house as he was going home about an hour ago, and the doctor took him in to fix up the cut on his head. It is nothing to be alarmed about, but the doctor thought it better that the young man should remain at his house to-night. The note will explain what happened. I'll shove it under the door."

This the colored man did and walked away before the frightened Daisy could ask him any questions.

"Oh, dear, what shall I do? Bob is hurt and at a doctor's house," fluttered the girl, as she felt about the door in the dark for the note. "Mother will be frightened to death. I'd better not wake her, but read——"

"Is that you, Robert?" came the voice of Mrs. Bartram at that moment.

She had been awakened by the ring at the door.

"She's awake. I'll have to tell her," thought Daisy, all of a tremble. "No, mother," she called out, "it's me."

"Who rang the bell?"

"A strange man who left a note for you."

"A note for me? What time can it be?"

The clock answered by chiming twelve. Mrs. Bartram told her daughter to come in and light the gas. Daisy did so.

"The note is about Bob. He's been hurt and is at a doctor's house up the street."

"Hurt!" cried her mother in a tone of alarm.

"The man said it wasn't serious, and that the note would explain all."

"Read it to me."

Daisy tore it open and read it. Doctor Whalen had worded it so as to make it appear that the injury Bob had received was comparatively trivial. He said that Bob wanted to start for home, but he had prevailed on him to stay all night so he could rebandage his head in the morning. The doctor explained how he had received his hurt, and concluded by saying that there was nothing

about it to cause any worry. Mother and daughter talked the matter over, and it was some time before either got to sleep again that night.

CHAPTER XII.—Bob Discovered a Valuable Clue.

It was a long time before Bob could get to sleep, for his head pained and throbbed worse than any headache he had ever experienced. He woke up about eight o'clock to find the doctor in the room.

"Well, how do you feel, young man?" asked Doctor Whalen.

"Pretty fair, sir. My head is much better," replied the boy.

"It will be all right in a few days," said the physician encouragingly. "What is your business?"

Bob told him.

"Well, you must stay home to-day."

"I suppose so," replied Bob, ruefully. "I could not show myself in Wall Street with my head swathed in bandages like this."

"Of course you couldn't. I'll look at your wound now and fix it up for you. You have got a bad cut, and it will take several days to heal."

"Will I have to wear these bandages for a while?"

"You will."

"I'm afraid mother will have a fit when she sees me."

"You will be able to reassure her. Come now, let me help you up a bit."

The doctor took off the bandages and examined the wound. After that he applied some preparation to it and put on the bandage again.

"Come back here about eight to-night and I will renew the dressing."

"All right, doctor. When you are through with me I'll pay for your services," said Bob.

"I shan't charge you anything, young man. This is what I call an emergency case, and we doctors don't, as a rule, render a bill for services."

"I can't afford to pay you, and I will, for if you and your friend hadn't found me when you did I would have laid out on the walk till a policeman discovered me and had me taken to the station, or the hospital. I am very grateful to you both for what you have done for me."

"That's all right. Stand up now and see how you feel."

Bob did so, and declared that he felt pretty good all things considered.

"I guess it isn't necessary then for my man to accompany you home."

"No; I can get there all right without help."

The doctor bade him good-by at the door, and Bob started for home, feeling sure that he looked as if he'd been in a railroad accident. His sisters had gone downtown to their work, and his mother met him at the door when he walked in. She threw up her hands on seeing his bandaged head, but Bob laughed and said he was all right, and was ready for his breakfast.

"I've only got one cut, mother, but from the way I'm bandaged you'd think my whole head was damaged. There's no cause to be worried. I'll be all right, the doctor said, in a few days."

He ate his breakfast, read the morning paper,

and then said he was going out to telephone the office that he wouldn't be down that day.

It was when he got back to the house that Bob discovered the fat wallet in his pocket where the doctor's friend had stuffed it. Ordinarily he would have jumped at the conclusion that he had made a valuable find, but after what had happened he was satisfied it was only the bait the thugs had placed in his path so as to take him off his guard while they rushed upon him. Of course, he supposed their object was to rob him of whatever articles of value he had on his person. He congratulated himself on the fact that their purpose had been defeated.

He opened the wallet, expecting to find it stuffed with trash, and apparently it was. When he had removed two bunches of folded paper, cut from a newspaper, the wallet presented a lean and empty aspect.

"Just as I supposed," he muttered. "That seems to be a new trick to trap the unwary. At least I never heard of it being worked before. It got me all right. Next time I see a wallet lying around loose at night, if I ever do, I'll be more cautious in grabbing for it."

He casually looked into the flaps, of which there were three, not expecting to find anything, but in one he found a folded note. Opening it out he read the writing on it. The nature of its contents made him open his eyes with surprise. It ran as follows:

"MR. EDWARD WALKER: I've got everything fixed for the job, so whenever you are ready tip me off and I'll be on the spot to do my part. I've loosened the slab of marble that forms the front of the lower stair so that I can take it out, change the bags, and replace it in half a minute. I've also made a hole under one of the slabs in the basement floor, behind the partition, where I'll hide the bag till after work hours, when I'll take it up, split it open, and carry the contents home with me. Then when you think it's safe to divide up you can call at my house and we'll conclude the business,
Yours,

"MAGUIRE."

"By George!" exclaimed Bob. "This is a find and no mistake. This pocketbook must have belonged to the man with the whiskers who I knew was at the bottom of the bond robbery. I wonder how it got into the possession of those thugs who laid for me last night? Well, I'm not going to puzzle my brains over that. They got it somehow. The main thing is that with this note the police will be able to connect Walker with the job. All the proof they'll need of the genuineness of this note is to compare it with a known specimen of Maguire's writing. Then they will be in a position to arrest Whiskers and put him through. It seems to me I'm the whole thing in the case. Just happened to be my luck to get on to these things. I must call at Police Headquarters right away, though I'm rather a sorry object to be seen abroad."

After some reflection, as his head pained him considerably, he put the matter off for a while.

"I guess a day or two won't make much difference, as Walker seems to feel pretty safe. Maguire won't split on him, and so he is satisfied

there is no ground to suspect his connection with the theft. When he is confronted with this letter he'll have visions of Sing Sing at near range."

Bob chuckled as he returned the note to the flap of the pocketbook, and then placed the book carefully away in an inner pocket. When he called on the doctor that evening and the physician told him that his wound was doing finely, he persuaded the gentleman to make a simpler bandage.

"I want to report for work in the morning," he said, "and I'd like to cut out as much of the hospital look as possible. It's bad enough to have to go around smelling like one, for people kind of fight shy of you, just as if you had some contagious disease."

Next morning Bob was at his post on time. When the clerks came in they all wanted to know what had happened to him. He told them the facts in a few words, and they congratulated him on having a whole skull left.

Mr. Faraday sympathized with him and told him he could have stayed away for another day or two as well as not.

"Oh, I'm all right, sir. As long as I can stand on my pins I'd rather be down here at work than sitting at home twiddling my thumbs. My encounter with the thugs was rather unlucky for me, but it will prove twice as unlucky for somebody else."

The broker supposed he referred to his assailants; but Bob wasn't thinking of them. Just before noon he found a chance to drop in at the Wall Street National Bank to see the cashier.

"How do you do, Mr. Harvey? I called to see you on a matter of great importance."

"Indeed! What is it?" asked the cashier.

"I've discovered a link that connects Edward Walker with the bond robbery."

"Have you? Then you've done more than the detectives could do. It strikes me that you have worked the whole case out yourself. What is this link?"

"I was going to the police with it, but on second thought concluded to give it to you and let you use it in bringing the man to justice."

Bob put his hand in his pocket and produced the wallet. He took out the note and handed it to the cashier.

"Read that," he said.

The cashier read it with growing interest.

"That is a link, and a most convincing one, but it will be necessary to show beyond a reasonable doubt that Maguire wrote it," he said.

"That ought to be easy," replied Bob. "Get a sample of Maguire's handwriting and submit it with that note to an expert. If he's willing to testify in court that Maguire wrote it the arrest of Edward Walker ought to follow."

The cashier nodded.

"You have furnished us with a valuable clue, Bartram, and the bank will appreciate it. How came you to get hold of it?"

Bob explained how the pocketbook containing the letter came into his possession.

"You had a fortunate escape from those rascals. You think their object was to rob you?"

"What else?"

"I think their object was to kill you."

"Kill me!" cried the boy in surprise. "What good would that have done?"

"It might have done Maguire some good. You are the principal witness against him. With you out of the way the Grand Jury might find some difficulty in bringing in an indictment against him. At any rate the absence of your testimony at the trial would weaken the District Attorney's case, and Maguire might get off easy."

"Gee! You may be right. I never thought of such a thing," said Bob.

The cashier was called away and Bob left the bank with much food for thought.

CHAPTER XIII.—Bob Starts Out for Himself.

Three days later Edward Walker was arrested and charged with being the chief factor in the bond theft. At his examination he pleaded not guilty. The police submitted evidence quietly to the magistrate which caused him to hold Walker on heavy bail, and as Walker couldn't get the necessary sureties he had to remain in jail pending the disposition of the case. On the day of Walker's examination Bob accidentally learned on undoubted authority that a certain clique of well-known operators had arranged to corner and then boom L. & N. stock. The stock was ruling at 95 in the market, which was a low price for it.

"This is where I make a big haul," thought Bob, not a little excited at the prospect of raking in the coin that he saw before him.

He lost no time in going to the little bank on Nassau Street and putting up every dollar he owned on 1,700 shares. That was a mighty big deal for a messenger boy. The margin clerk never for a moment thought he was going into the transaction on his own account, but supposed he was placing the order for somebody else in his own name for business reasons. After that Bob watched the fluctuations of L. & N. on the tape, and on the blackboard at the Exchange, with eager interest, which grew feverish when after a week of slight advances the stock began to rise in earnest. On the ninth day of his deal it closed at 102, representing a prospective profit of nearly \$12,000 to him. Next day the stock began to boom like a prairie fire. The Street went daffy over the rise, as it mounted steadily up to 120. That price was reached shortly before the Exchange closed for the day in a turmoil of excitement, and Bob sold out, for he did not deem it wise to risk it any longer. His shares went for 120 5-8 and he cleared \$43,400 over all expenses, which raised his capital to a little over \$60,000. When he got home that night he astonished his mother and sisters with the amount of his latest coup in the market, and showed them evidence of how much he was now worth. He handed his sisters another \$50 each, and gave his mother \$300 to add to her little pile in the bank.

A few days after that he was summoned to attend the Grand Jury to testify in the bond matter. The jury considered the evidence submitted sufficiently strong to hand in indictments against both Maguire and Walker. Before their trial came on the former weakened and agreed to turn State's evidence. The District Attorney refused to accept him now, as Bob's testimony and the letter that the boy found in the wallet was considered sufficient to convict both of the accused. It was about this time that Bob mustered up

courage enough to write to Miss Edith Crosby and tell her that he would pay her and her parents a visit on a certain evening. When the evening came he dressed himself with extra care and took the boat for Staten Island. He spent a very pleasant evening, and made such a favorable impression that he received a pressing invitation to call soon again, which he promised to do.

Summer was now on, and business was getting kind of slow in Wall Street. Nevertheless an unexpected boom was started in Gas shares. Bob bought 5,000 shares, and a few days afterward unloaded at an eight point and a fraction advance, clearing \$40,000. That success raised his capital to \$100,000, which he placed in a safe deposit vault where he had rented a box. Not a soul but his mother and sisters knew that he was worth a lot of money which he had made through a lucky series of speculations.

Bob was now seriously considering the advisability of giving up his job and devoting all his energies to making money for himself. He had several talks with his mother and sisters on the subject.

"I'm looking around for an office," he told them one August evening at supper. "I want to cut loose from Mr. Faraday as soon as business begins to pick up with the coming of early fall. Now that I'm worth \$100,000 I feel that I can't afford to work for \$9 per any more. I'm only wasting my time and good shoe leather that I can employ much more profitably."

"I think you are right, Bob," said Daisy. "If I was worth a tenth part of what you are I wouldn't think of working for the best employer in New York City."

Bob was delighted to find that his folks favored his plans, and he tried harder than even to find a small office that he could make his headquarters. Finally he found a room in the Decatur Building, on the same floor with Mr. Hurley, and rented it. During the summer he improved his acquaintance with the Crosbys, and not only became a regular weekly caller on Edith, but he took her to some pleasure resort every week, as her parents did not migrate to the country that year, for they found their own home more comfortable than a summer hotel, and the society of such places. At the end of the first week in September, Bob notified Mr. Faraday that he was going to leave his employ. He arranged to get another boy, and at the end of the following week Bob collected his final wages, and left the office which had introduced him into Wall Street. He went directly to his new office after he had eaten his lunch and waited for the sign painter he had hired to put his name on the door. On Monday morning Mr. Hurley passed his office on his way to his own from the elevator. Something attracted his attention to the door, and when he saw Bob's name on it as large as life, he was undisguisedly astonished. Opening the door he walked in and saw Bob at his desk reading Saturday's Wall Street papers.

"Well, upon my word, Bob Bartram, will you tell me what this means?" he said.

"It means that I am now my own boss, and the seasation is a very pleasant one. Take a seat, Mr. Hurley, and make yourself at home."

"When did you cut loose from Mr. Faraday?"

"Last Saturday."

"And what might be the nature of your business?" said the broker, looking around and noting the presence of a stock indicator.

"It might be a brokerage office, but it isn't as yet, though there is no saying what developments may happen in the course of time. At present I am simply a boy of leisure, waiting for something to turn up in which I can employ my extensive capital to advantage."

"Extensive capital is good," laughed the broker.

"Certainly it's good to have. Money makes the mare go, they say. It lubricates the machinery of business at any rate. Without money there would be no Wall Street. And if there were no Wall Street you and I might have to live on snowballs."

"You seem to be facetious this morning, Bartram. You appear to be feeling gay."

"I feel like a bird, or a wild animal, that has gained its liberty, so naturally I'm feeling uncommonly chipper."

"Honestly now, what kind of business do you intend to engage in?"

Bob handed him his pasteboard. The broker glanced at it.

"Robert Bartram, Operator, Room 666, Decatur Building, New York City," read Mr. Hurley. "Say, is this a joke?"

"I hope not, Mr. Hurley. It is no joke to monkey with the stock market."

"Then your purpose is to speculate in stocks?"

"Yes, sir."

"I'm sorry to hear it, for you are bound to see your finish."

"If I do it will be my own funeral; but I've been pretty successful in the market since I saw you last. Starting with the boost you gave me I am now worth \$100,000."

"How much?" exclaimed the broker.

"One hundred thousand," repeated Bob.

Mr. Hurley sat back and stared at him as if he thought he was either crazy or making game of him.

CHAPTER XIV.—Bob Almost Sees His Finish.

"Oh, I say, Bartram, draw it mild. Why, six months ago, at the time I inadvertently threw you out of the window, you told me that you couldn't raise even \$100 to put up on a sure market tip."

"That's right, Mr. Hurley. I am sure I could not have raised even \$50."

"And now you say you are worth \$100,000. You must have got hold of Aladdin's lamp."

"I've simply had a run of luck. You remember I told you that with the larger part of the money you put me in the way of making I sold 100 shares of D. & L. and cleared \$1,750?"

"Yes, you called at my office and told me about the transaction. I thought at the time that you had uncommon good fortune to put the deal through so cleverly."

"At the same time you advised me to put the \$2,700 in a savings bank and keep my hands off the market," smiled Bob.

"I did."

"I knew that your advice was good, but I could not resist the chance of taking a swing at O. & M. when I saw it going up, and it added about \$1,200 to my pile. It wasn't a month after you had given me your advice when I was worth

\$5,000, and a deal in S. & T. raised it to \$12,000. Then I received \$5,000 from the Wall Street National Bank for recovering the bonds from their messenger. Shortly afterward the L. & N. boom came on and I plunged on it to the extent of my last dollar."

"You certainly have good nerve."

"When the boom collapsed I was out of the market \$43,000 winner. That made me worth \$60,000. At the time when there was a flurry in gas stock I bought 5,000 shares, and the day before it slumped back I sold out at a clear profit above all expenses of \$40,000. Sixty plus forty are one hundred. There, I've explained how I made my boodle. Can you beat it?"

"Beat it! Hardly. You're a wonder—in your way."

"You mean I'm wonderfully lucky."

"You certainly are. So now you are going to make a regular business of speculating?"

"Such is my intention."

"I think you are taking great chances with your capital. Such luck as you have been having can't last. If you don't go mighty slow and carefully you will be caught in some deal so bad that it will take your breath away. Look how near I was to going to the wall. It was touch and go. I barely skinned out, owing several thousand dollars to my wife's relatives who came to my aid. The tip I got soon after, which laid the basis of your good fortune, too, was the only thing that put me on my feet again. Take warning by that, Bartram. I was sure of making a small fortune on that slump in B. & C., but it went up just as I was reaching out for the profit I saw in sight."

"I don't intend to take any more grave risks," replied Bob. "Now that I'm well fixed financially, I will operate with the view of making a good living and adding a little from time to time to my pile."

The boy really meant what he said, but, as Shakespeare says, there is a divinity that shapes our ends, or in other words things happen that control our actions without reference to our expressed intentions, and he was destined to take a big risk in the near future that was to make or break him at one swoop. Broker Hurley got up and said he must go.

"Come in and see me any time, Bartram. If you stand in need of advice I shall be glad to assist you in any way I can, for I'm under obligations to you as you know, and it will afford me much satisfaction to do you a favor."

"Thank you, Mr. Hurley. I am very much obliged to you."

The broker departed and Bob was left alone again. About eleven o'clock Bob went to the gallery of the Exchange and stayed there till he felt hungry, when he patronized his regular lunch house, and no one to see him perched on a stool eating a plate of beef stew, like any messenger boy, would have dreamed that he was worth a fraction of \$100,000. A few days later Bob read in the newspapers that efforts were on foot among a clique of big capitalists to consolidate certain copper properties. He thought the opportunity a good one to buy for an advance. He drew half his capital out of his safe desposit box and went in to give his order to Hurley.

"So you want to buy Ogden Copper for a rise, eh?" said the broker.

"That's my intention. Buy me 5,000 shares

at the market on the usual ten per cent. margin. There is my dough."

"Look here, Bartram, I wouldn't buy Ogden, if I were you," said Hurley.

"Why not?"

"Beacuse in my opinion this talk about consolidation is going to hurt all the copper stocks involved. You are young yet in experience, and only take notice of surface indications. Mark my words, copper will go down before it goes up to any extent."

"According to that you would advise me to sell rather than buy?"

"I would advise you to keep out of the copper situation altogether. It will take a mighty clear head to steer safely through the shoals in copper that will surely develop in a few days. I would rather lose the commissions I can make on your deal than see you lose money."

Nothing that Hurley could say, however, would alter Bob's resolution to buy Ogden Copper, so, much against his will, Hurley made the deal with him and took his money. During the next two days Ogden went up five points, and Bob congratulated himself on the fact that Hurley didn't know everything, even if he thought he did. On the third day of his deal Bob didn't go down to Wall Street, as he considered things safe. He wanted to look at a house in the upper part of the Bronx which his mother had picked out as the most desirable of several properties he intended to choose from as a home for the family. Daisy and Nellie were to give up their jobs at the department store and devote their energies hereafter to helping their mother keep house.

"We are only vegetating, as it were, in this cheap flat," he told them. "Now that I'm worth money it behooves us to enjoy the blessings of real life. At any rate there is no longer any occasion for my sisters to work like wage slaves, nor for you, mother, to confine yourself to the drudgery of a flat. You pick out the house that suits you. If I think it's worth the price asked I'll buy it in your name and it shall be absolutely yours, so if bad luck ever overtakes me we'll have a home at any rate which can't very well be taken from us."

So Bob spent the day looking at the house which he expected to purchase with his anticipated copper profits. But while he was up in the Bronx high jinks was going on down in Wall Street all unknown to him. During the five hours that the Stock Exchange was in session that day Wall Street was on the verge of a panic. Prices were smashed in all directions. Marginal accounts were wiped out by the thousands. Rumors most sinister in character, were spread throughout the financial district by those to whose interest it was that quotations for securities should fall. These rumors were repeated and enlarged upon by reckless gossipers who thronged brokers' offices and the meeting places of speculators. They were of all varieties, but the one that seemed most popular reflected on Ogden Copper.

So far as could be ascertained there was not a particle of justification for that nor any of the others, but they had a bad effect on the copper situation. Ogden Copper broke and dropped fifteen points. That meant that Bob's \$50,000 margin was wiped out, and that he owed Broker Hurley \$25,000 more, besides commission and interest charges amounting to perhaps \$1,500 additional.

And poor Bob knew nothing about the disaster which had overtaken him. He learned it, however, when he bought a paper on his way home.

"Goodness!" he gasped. "I'm up Salt Creek for fair, I'm over \$75,000 out. Why did I stay away from Wall Street to-day—the day of all others? Mr. Hurley will have the laugh on me this time and no mistake."

And so Bob went home, feeling mighty blue indeed.

CHAPTER XV.—The Chance That Came But Once.

Bob said nothing to his mother and sisters about his misfortune in Wall Street, for he knew they would have a fit over it. He assumed a cheerfulness that he did not feel and spoke enthusiastically about the house he had looked at.

"We'll buy it, mother, and have a home if I have to live on snowballs down in Wall Street."

Next morning he appeared at his office early, and soon made himself acquainted with the full extent of the disaster which had happened to him and thousands of other unfortunate bull speculators.

"Well, better luck next time," he said philosophically. "I'll have a few thousands left at any rate, and perhaps I can win back in time what I lost yesterday."

At that moment the door opened and Broker Hurley walked in.

"Where were you yesterday, Bartram?" he said. "I tried to find you, for prices were tumbling like wildfire, and I saw you were in for a big loss unless you came up with additional margin."

"I was up in the Bronx house hunting," replied Bob. "I thought things were safe in the Street and ventured to stay away."

"Things are never safe in Wall Street," replied the broker.

"So I see. How much do I owe you? Send in your statement and I'll settle with you. I figure that I'm out over \$75,000."

"You certainly are; but you have a chance to recover."

"How have I? My margin is wiped out on Ogden Copper, and the deal is dead."

"Had any other broker handled your deal that would be the fact; but I couldn't see you lose without making an effort to save you. So I advanced the additional margin myself, and your stock is still at your disposition."

"You did!" cried Bob, jumping up and grabbing Hurley by the hand.

"I did. That is, I carried your shares for you on my books just as if you had come up with enough to save them."

"How shall I be able to thank you enough, Mr. Hurley?" said Bob gratefully.

"Don't try. Now, what do you want to do? Ogden Copper is down to 20. If you order me to sell at that figure, your loss, including interest and commissions, will amount to \$76,300 odd. If you hold on you may suffer a further loss or you may recoup."

"Hold on. I'll bring you \$25,000 inside of half an hour. I'll take the chance of being wiped out."

"All right, Bartram. You are the doctor," said the broker, rising.

Bob put on his hat, got the money from his box and paid it over to Hurley. Then he went to the Exchange. The panicky feeling was over and Ogden Copper recovered five points by the time the Exchange closed. Next day it boomed up ten more, and Bob had recovered all he had lost. In a week it went up twenty points additional and Bob closed out with a profit of \$100,000, thus showing that his original judgment about copper was correct. With a capital of \$200,000 he operated conservatively, and ran no risk of being sent to the wall. During the ensuing winter and the first of the next spring Bob's luck continued and he made \$100,000 more without suffering a single setback.

Then he took a risk that made Broker Hurley gasp. He learned that the controlling interest in a small trolley line was about to be disposed of by the widow of its late president. He also learned that a big traction company had been after the road for a long time and that its president was trying to acquire the widow's 50,100 shares at a bargain figure. He had brokers bearing the stock in the market and they had forced the price down from 80 to 58. The widow was anxious to sell, but objected to the sacrifice, and she tried her best to induce the big traction company to pay her what she knew the stock was worth. The corporation, having the whip hand of the situation, wasn't feeling in a philanthropic mood. She was offered simply the market, and not a copper more. She was told that the longer she held off the less she would get.

Apparently she was up against it hard, for she needed money. Bob looked into the matter with great care, for he thought he saw the chance to make big money if he could work things right. The question was, could he do it on his \$300,000? It was an awful risk, but it was a chance that would probably come to him but once in his life. After thinking it out he visited the widow and offered her \$3,000,000, or a fraction less than \$60 a share, for the stock, ten per cent. cash, and the balance to be paid in one year. This was an advance of two points on the market. She accepted, Bob paid over the money, and the control of the road passed to him, but it was kept secret by arrangement until the annual meeting, which took place on the first of May. The stock was then down to 55, and Bob was out \$250,000 on his investment. At the meeting the announcement was made that he owned the controlling interest in the road, and he had himself elected president. Then he arranged to fight the big traction company. He had no money with which to do this, but he had the annual statement of his road to show Wall Street that 55 was a ridiculously low price for the stock of the small trolley line; and he had evidence to show that the slump in value was due to jobbery on the part of the traction magnates. He had an interview with the widow and upon an agreement to pay her an additional sum of \$250,000, contingent on success, he secured her permission to raise money on the controlling interest, the market value of which was down to \$2,750,000.

He called on the biggest money king of the Street and outlined his plans. He wanted \$2,000,000 on the stock. The money king was averse to advancing more than \$1,750,000, but before the interview was over his admiration for the boy's executive and financial abilities increased so that he consented to let him have the two million. The

deal was made and then Bob called on Broker Hurley and hired him to fight the traction interests. Hurley was amazed at the boys' proposition, for this was his first knowledge that Bob had gone into such a big financial proposition. When Bob told him how he had manipulated things so that he had actually raised \$2,000,000 on stock for which, so far, he had only paid \$300,000, he was positively dumbfounded.

"You are certainly a young Napoleon of finance, Bartram," he said.

Then Bob gave him his instructions and told him to go ahead. Hurley did so. The fight that ensued was a bitter one, but Bob had a formidable weapon in the company's statement, and the two million cash made his hand good. In a month the trolley stock went to 85, which made Bob's 50,100 shares worth \$4,250,000, or one and a quarter million more than he had agreed to give for it, less, of course, the \$250,000 additional he had contracted to pay the widow. Ten days later the traction company offered him four million for the control. He refused it, and the president of the big corporation finally offered the market and he accepted. After settling with the widow he came out just a million ahead. That happened long ago, and the stock is worth more than double to-day, but Bob, who is married to Edith Crosby, and is a big Wall Street broker, does not regret selling out at the time, for the million has since produced several more, in fact the foundation of his present fortune was what is still remembered in the Street as Bob's big risk.

Next week's issue will contain "STRANDED IN THE GOLD FIELDS; OR, THE TREASURE OF VAN DIEMEN'S LAND."

LIFE SAVER GETS INSULL MEDAL

In the presence of 200 fellow employes of the Westinghouse Lamp Company's plant, J. L. Davidson, exhaust foreman, recently received the Insull Medal for resuscitation from A. J. Van Brunt, director of safety education of the Public Service Gas and Electric Corporation of New Jersey. The award was made for saving the life February 15 of John McDonald, electrician of the plant, whose head accidentally struck a magneto contractor on a machine which he was repairing, thus allowing 5,200 volts to pass through his body.

Davidson went to McDonald's aid and was obliged to force McDonald's arm free of the metal work, thus endangering his own life. Davidson then revived McDonald by the Schaeffer method. Davidson, who is twenty-five years old, lives at 34 Ella Street, Bloomfield.

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Ninety Degrees South

or, Lost in the Land of Ice

By GASTON GARNE

(A Serial Story.)

CHAPTER V

A Strange Guide.

What had caused the ice to fall they did not know, and there was no time to discuss it then, as their danger was too great.

If the passage closed behind them it might also shut in on them in front, and the quicker they got out the better.

The boat fairly flew through the water toward the opening ahead of them, while sharp reports, loud splashes and the sound of splintering ice were heard all around.

The opening in front of them seemed to be growing narrower, while Phil was certain that he saw the bottom rising, so that instead of being in water of great depth, they were simply in a lake which had the base of a berg for its bottom.

He had heard of bergs turning completely over, and this one, forming a part of the barrier, might do the same, immense as it seemed.

"Pull, men, pull!" he hissed, as he steered straight for the opening, now not more than two or three hundred feet ahead of him.

It was rapidly closing, and was not more than six feet wide as he reached it, and he could see open water on the other side.

They shot through the water, fairly boiling, and showers of fine ice falling all over them.

Then they heard a crushing, grinding, tearing sound behind them, as though two huge masses of rock had come together.

Looking back as they sped in into open water, Phil saw that the opening through which they had lately come was completely closed, while to the right and left, as far as he could see, extended a solid wall of ice.

"Well!" exclaimed Phil, as he presently beckoned to the men to cease rowing, "we're out of that, all right, but how are we ever going to get back to the vessel?"

"It's a good thing if she wasn't crushed by the ice," muttered the professor.

"Captain Essex probably backed out in time," said Phil. "We must have passed the barrier, for there is no ice in front of us, but we're as badly off as ever if we can't get back."

"Worse, I should say," grunted Waddles. "We haven't any food or water or extra clothes or fire or shelter or anything. If I hadn't been so absent-minded, I might have thought of all these things before."

"You couldn't have brought them all if you had thought of them, Uncle Jerry," said Sadie, "so I don't see any use of saying anything about it."

"We are not quite so badly off as all that," said

Phil, cheerily. "All the boats are provided with food and water and lights, and extra clothing stowed away in lockers, so we shall not suffer, and we are certain to find some way through the barrier. You can see that it is not so high here as in some places we have seen."

"No," muttered the professor, who seemed to have an objection always ready, "but it's quite high enough to shut out the captain."

"Unless the wind changes," said Phil, giving the other a warning look and making a quick gesture toward the men.

"Certainly, unless the wind changes," said Waddles, who now understood that Phil did not wish him to discourage the men by his gloomy forebodings. "I quite forgot that in my absent-mindedness. That is likely to happen at any time, of course, and change the appearance of everything. Why, the proper wind would scatter all this barrier and leave an almost open sea."

Phil did not take the same hopeful view of things as the professor, but he did look for some change, and, at all events, would not appear discouraged before the men.

The danger was great and would be increased if the men took it into their heads that there were not supplies enough for all, and that if their number were lessened by three there would be more for the remainder.

When the boat was well out from the ice-cliffs, so that there was no danger to be apprehended from any masses that might fall, Phil kept it on a course which skirted the barrier, at the same time watching for any openings which might lead to the other side and the Pioneer.

They followed the line of ice-mountains for miles without having seen any openings other than fissures, into and out of which the water surged, now dashing the spray high in the air, and now splintering off glittering slabs of ice, which fell with a splash and were broken into fragments.

The sun was declining and had passed behind the barrier, when suddenly, about a mile to the south, a column of water was seen to arise and then fall in a shower.

"There she blows!" cried Dick, excitedly. "There's a whale, sure enough! I've seen lots of 'em and know all about 'em."

In a few moments another spout was seen, nearer than before, and, later a third, still nearer.

"He'll cross our bow," said Phil. "I wonder where he is going? There must be more of them. Whoever heard of a solitary whale? They always go in schools."

"It occasionally happens," remarked Professor Waddles, with a wise look, "that one of these gigantic creatures—which, you are no doubt aware, are marine animals and not fish, being mammals and warm-blooded—are seen alone."

"There it is again!" cried Phil, interrupting the professor's learned discourse. "Look! He's making straight for the ice."

"And is no doubt seeking the rest of the school," said Waddles. "He is what you might call in passage, and is looking for companions, whales being sociable animals."

The great creature spouted again, and by this

time was in plain sight, his grayish-black body projecting a foot or more above the waves.

He was evidently taking a course somewhere, and was not merely idling on the water, as whales often do when seen in numbers.

The boat had continued on its way, and the whale was now less than half a mile distant and plainly visible.

A few minutes later he crossed their bow at a distance of a quarter of a mile, and seemed to be still directing his course toward the ice.

"Do you know anything about these fellows, Ned?" asked Phil of the nearest sailor. "Can he stay under water long enough to go under the barrier? Can he dive as deep as it must be to reach clear under all this ice? Do you suppose he knows we are here?"

"Waal, sir, I reckon he'll find a way through somehow. He could stay under about an hour. As far as soundin' below the ice goes, he could go clean to the bottom and not mind it, but whales is a good deal like folks and allus looks for the easiest way o' doin' things."

"H'm! That is not the scientific explanation," muttered the professor, pursing up his mouth. "The especial reason for——"

"Pull ahead faster, men," said Phil. "Excuse me, sir, but I am more interested in seeing whether this big fellow will lead us out of our troubles than I am in hearing the scientific reason for his doing it."

"Don't make too much noise with your oars, boys," said the sailor, turning his head. "These fellows hear a long way off, though they can't see so good, and if this here one gets scared—gallied, the whalemén call it—we don't know what he might do."

"Keep still, everybody," said Phil in a low tone. "Keep up as fast a stroke as you think necessary, Ned. If he finds a way through the ice we must follow."

"The boat kept on at a good speed, the men making no more noise than was absolutely necessary, and every one keeping silent for fear of alarming the huge creature, which they could now see much more distinctly than before, as he had slackened his speed materially, while they had increased theirs.

"Pity we ain't got a couple o' irons and a tub o' line," muttered Ned. "I reckon I could get fast to him, an' then he would tow us through this here chunk o' ice."

Presently the creature spouted again, and in a few moments disappeared, not under water, but behind a projecting point of the ice-cliff, which towered to a great height.

They followed quickly and soon turned into a wide lane, bordered by ice-cliffs on both sides, the whale being seen not far away.

"Most remarkable," said Waddles. "I have heard that the instinct of these creatures amounts almost to intelligence, and, although I have not made so many researches into their habits and——"

"Keep him in sight, men," said Phil. "This lane turns, and there may be blind alleys into which it wouldn't be wise to venture. I do believe the fellow will lead us out, and we don't want to lose sight of him."

They kept at various distances from the whale, sometimes, when they had a long, straight run, allowing him to increase his lead, and then drawing closer when the channel narrowed.

It was growing darker, but there was still light enough to follow their strange guide, which had now directed their course for several miles.

Lower and lower sank the sun, while more chilly grew the air, and at times the channel through the ice grew so tortuous as to puzzle them and make them believe that they were, after all, to be lost in an ice-maze to perish miserably.

They knew by the light that the sun had long set, and that the twilight would soon fade into darkness, when all of a sudden the whale dashed ahead and went under water as they came out into the open sea, and saw in the distance a cloud of black smoke, which indicated the presence of the exploring steamer.

Their strange guide had indeed directed them aright, and they had penetrated the ice barrier, although still on the wrong side of it.

The explorers were welcomed heartily on board the Pioneer, which they had hailed when they saw its smoke, and after Phil had related their adventures briefly, Captain Harry Essex said:

"I am glad to have found you again so soon, for I had almost begun to think that we would never meet again. Perhaps we may find the way the whale took in the morning, for it is now too dark to attempt it."

Wills scowled and turned away, muttering to himself:

"Just his blind luck! I thought I would be saved the trouble of putting him out of the way, and now I shall have to think up a means, unless fortune favors me, as I thought it had this time."

In the morning they looked for the opening in the barrier through which the whale had led them, but found no trace of it.

The entrance to the cave, in which they had met with such an exciting adventure the day before, was miles to the westward, and even if they returned they were not sure that it would not be blocked.

"Here, you boys have been through the barrier twice in one day," said Captain Essex, "and I can't get through it even once."

"It may break up, sir," said Phil. "It cannot always be so formidable as other navigators have found it. Captain Hayes saw an open polar sea in the North, and so why should we not see this entire barrier disappear?"

"That's what I am looking for, my boy," said the captain, with a smile; "but in the meantime I am going to try and find a way through it and not wait for it to be scattered by a favorable wind."

For three or four days they skirted the barrier, vainly looking for a way through.

They entered many blind alleys, only to make their way out again, and they followed lanes which seemed to lead to something, only to find their way suddenly blocked and have to retreat.

(To be continued.)

Fame and Fortune Weekly

NEW YORK, NOVEMBER 25, 1927

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INTERESTING ARTICLES

WORLD WHO'S WHO TO BE READY IN 1928

Between 15,000 and 120,000 biographies of the leading men and women of the world today in all fields are being collected for publication as an international "Who's Who," which should appear before the end of the next year.

The collecting and editing of the biographies is being done by the League of Nations Institute for Intellectual Cooperation in Paris, Robert Wilberforce being in charge. A Chicago publishing house will publish the volume when it is completed.

GROWTH OF CITY'S BUDGETS IN THE LAST TEN YEARS

Totals of New York City's budgets for the last ten years are shown by records in the office of Budget Director Charles L. Kohler to be as follows:

Year.	Amount.
1919.....	\$248,025,434.88
1920.....	273,689,485.13
1921.....	345,571,399.77
1922.....	350,237,435.53
1923.....	353,350,975.67
1924.....	375,468,000.08
1925.....	398,954,228.29
1926.....	437,000,000.00
1927.....	474,893,300.00
1928*	512,528,831.49

* As proposed for adoption.

2-HOUR LUNCH PERIODS URGED FOR ULCER CURE

A "two hours for lunch" club in America with a general membership would do as much toward eliminating ulcers of the stomach as anything Dr. Garnett Wright, F. R. C. S., honorary surgeon Salford Royal Hospital, Manchester, England, can think of.

Dr. Wright, who also is a lecturer in surgical

pathology at Victoria University, says fast eating is probably the most common cause of the disease. Overindulgence in smoking and alcoholic drinking also may cause it, he said. Fast eating, however, is not a sin peculiar to America, he added.

"In London we take longer for lunch, but we do not spend all the time eating. We eat as quickly as Americans do, and then we play dominoes until it is time to go back to work."

At Kansas City to address the international meeting of the Interstate Post-Graduate Medical Association of North America, Dr. Wright gave out his first newspaper interview, although he is recognized as a leading authority in his profession in Europe.

LAUGHS

Milly—I'll scream if you kiss me. Billy—All right; then I won't. Milly—I'm going to scream anyhow.

Teacher—Tommy, what is the difference between angling and fishing? Tommy—Well, the rich man angles and the poor man fishes.

"If an empty barrel weighs 10 pounds, what can you fill it with to make it weigh 7 pounds?" "Have to give it up." "Fill it full of holes."

"My boy, don't you know that smoking cigarettes will stunt your growth?" "Dat's all right, Mister. Don't worry about me. I'm trainin' ter be a bantam-weight."

Sunday-School Teacher — Children, do you know the house that is open to all—the poor, the rich, the sad, the happy; to man and woman, to young and to old—do you know the house I mean? Small Boy—Yes, miss, the station-house.

Crawford—I's said that married men make the best fighters. Crabshaw—In that case the Turk should be as good as half a dozen ordinary soldiers.

"I have here," said the professor, "a stone which looks like a diamond. How can I determine whether it is genuine?" "Try to hock it," suggested a student in the back row.

"Dinah," inquired the mistress, suspiciously, "did you wash this fish carefully before you baked it?" "Law, ma'am!" said Dinah, "wot's de use ob washin' er fish dat's lived all his life in de watah?"

A boy went into a shop to buy a penny's worth of nuts. The man at the counter, a cheery, good-natured soul, said to him: "You can have them mixed if you like." "All right," said the boy, "you may put one or two cocoanuts in, if you please."

"I hope you didn't ask for a second helping of pie when you were at Mrs. Smith's house," said John's mother. "No'm, I didn't," said the boy. "I just asked her for the recipe, so you could make some pie just like it, and then she gave me another piece without my asking for it."

The Snake Woman

One day I received a visit from a gentleman, whose name for obvious reasons I withhold, but who is to-day one of our wealthiest bankers in the city. He came to engage my services in a case so strange and rare in occurrence and yet so interesting in nature, that I may well be pardoned for relating it here.

He had heard, he said, of my wonderful control over the lunatic patients in my charge; how, by some gifts of animal magnetism I was capable of swaying their shattered minds in any way I saw fit, and he hoped I would employ this faculty in curing his only daughter and dearly beloved child of a mysterious disease, undoubtedly due to strange mental derangement.

Pressed to give me the particulars of the young lady's malady he related the following wonderful story, the truth of which I can amply vouch for.

His daughter, he said, whom we will call Louise, had been sent to a female seminary at some distance from the city on the banks of the Hudson. There she had made the acquaintance of a young girl, whom likewise we will call Annie.

The two girls shared the same studies, the same dormitory, and became the most intimate of friends; in fact, a veritable female Damon and Pythias.

Annie was the more livelier and daring of the two, and one evening, happening to find an empty skiff moored to the banks of the river near the college grounds, where they were taking their customary stroll, laughingly proposed that they should take a sail on the placid waters of the stream in the soft glow of a summer sunset.

Louise at first objected; but upon her companion affirming that she would go whether accompanied by her or not, she consented, and together they sailed out on the bosom of the Hudson.

It was never definitely known how the skiff came to be upset, but an hour later that night it was discovered by some fishermen floating bottom up; and the same men subsequently beheld in the light of the full moon, which had risen above the horizon, the forms of the young girls lying side by side on the strand, wherethey had been washed up by the waves.

The reckless, daring Annie was quite dead, but Louise recovered consciousness under the immediate administration of those who discovered her.

Her first act, on being restored to her senses was, with a wild burst of anguish, to throw herself across the body of her drowned friend.

And now occurred the circumstance which was the cause of all that subsequently followed.

As she did so, a huge water snake darted out from under the body of the dead girl, and poisoning its head in immediate proximity to Louise's face, uttered a terrible hiss, and then immediately disappeared, apparently into the corpse itself.

Louise uttered a piercing yell, and fell backwards in a swoon.

Thus she was conveyed to the seminary by some of the fishermen, while others who remained behind succeeded in killing the snake, and took charge of the remains of the ill-fated girl.

Louise's father was summoned by telegraph to the seminary, where he was informed of these

facts and also the additional one, that when the girl awoke from her swoon she seemed to be entirely oblivious of her companion's fate.

She never once alluded to her, or spoke of the unfortunate sail and its sad consequences.

Thus years rolled by; and, on the particular day and hour on which the accident had occurred they, that is the father, mother and daughter, were strolling along a deserted portion of the beach at Long Branch.

Suddenly, Louise, who was walking slightly ahead of her parents, fell flat on the sands.

In alarm they rushed up to her thinking that she had tripped over a stone, and perhaps hurt herself in her fall.

But what was their horror to behold their daughter go through all the graceful undulations of a snake. Rooted to the spot in terror and surprise, they could do nothing but watch her.

Now she wriggled along the sands for some moments, then she would suddenly dart her head and shoot out her tongue. All the while a hissing sound would issue from her throat, so like that of a serpent that a person not seeing her would not believe otherwise than that a reptile was in his immediate vicinity.

It took the parents some moments to recover even partially from the dread stupor into which their daughter's extraordinary behavior had thrown them, and with their anxiety on her behalf was mingled a feeling of joy that no one but themselves had witnessed this strange phenomenon.

They carried her to the hotel, and, placing her at once in bed, summoned a physician from New York, who happened to be a guest at the same stopping place.

To him they confided what had happened.

He had never heard of such a case before, and, as Louise seemed now to have fallen in a profound sleep, advised them to wait until she should awake.

She slept uninterruptedly for twenty-four hours and, though somewhat surprised on opening her eyes to find herself in bed, had not the slightest recollection of what had occurred.

Under the advice of the physician they returned to New York, and consulted with all the eminent specialists in nervous diseases in the city. They all agreed that the brain of the young girl had received a severe shock and predicted a repetition of the strange attack every thirty days, at least. They prescribed various remedies, all of which were entirely ineffectual.

Many months had now elapsed since the melancholy drowning affair, and with the regularity of clockwork these fits had returned always at the same time.

As a last resort the father had come to me and offered me a quarter—nay, half of his fortune, if I could cure the child.

I told the father that it was necessary that I should be introduced into the house as a friend and not in my professional capacity, and even take up my residence with him for some time.

To this he gladly consented, and as it was not difficult for me to obtain a leave of absence from the asylum, I was introduced that very evening to Louise as a distant relative of the family, who had just arrived from abroad.

I had looked toward a meeting with this fair

unfortunate creature, with a great deal of curiosity; but after I had exchanged a few words with her this feeling gave way to one of deep sympathy and solicitude.

She was now eighteen years of age, tall and finely developed in form and a slight shade of melancholy rested on her pure oval countenance, which gave it an air at once tender and attractive. I will at once confess that though I was a bachelor of thirty-five, I fell in love with my interesting patient, and, though it was barely probable that she would become my wife, I did nothing to restrain my inclinations, knowing that my very love would aid me greatly in obtaining a mastery over her mind, which was my all-important object.

I had been in the family about a week, and was in my room musing over the peculiarities of neutral affections in general, and that of Louise in particular, when her father hastily entered and with pallid cheeks and trembling lips informed me that the decisive hour had come.

I hastily descended to the parlor with him, and as I entered the room a sight met my eyes which I will never forget as long as I live.

In the center of the room stood her mother with her hands clasped as in prayer and the hot tears streaming down her furrowed cheeks, while on the floor glided and wriggled the beautiful girl.

And the symptoms—the baleful look, the hissing sound—already described, were present.

With an effort I shook off the feeling of awe which possessed me, and advanced boldly toward Louise.

She gave a spiteful hiss as she saw my approach, and darting at me with a celerity that took me somewhat by surprise, attempted to bite my hand. I, however, caught both her arms in mine, and then began the tug-of-war.

Fixing my eyes on hers with a glance that had often served to cower the most dangerous maniac, I strove to force her on her knees before me.

But she seemed to be endowed with superhuman strength, and several times almost succeeded in throwing me.

The struggle had all the characteristics that are observed in conflict between a wild animal and a boa-constrictor, and all her maneuvers partook of a subtle, snaky nature.

For upward of an hour the combat raged, the parents, who had dried their tears, watching the unusual contest with undivided interest.

Finally I succeeded in throwing her heavily to the floor, when a cry of pain escaped her lips and she swooned away.

She slept longer than usual after this last attack and when she awoke she stated that she had had a dream in which she was struggling on the edge of a precipice with a ferocious giant who had hurled her into the abyss, and that, in falling, she had struck her side against a sharp stone.

She was much surprised on finding a blue, livid mark on the side of her body, and wondered how, if it was all a dream, she came to be injured.

I was quite elated with the success of my first encounter, and was anxious to renew it. I was too impatient to wait for the lapse of another month,

and determined to bring about the attack at an earlier period.

For this purpose I purchased at an antiquary's a stuffed snake of the same genus and species as the one which had so affrighted her, and one evening when I was alone with her in the parlor, suddenly displayed it before her.

The result was as I anticipated. She immediately was seized with another fit.

The struggle which ensued was an exact counterpart of the previous one, my triumph, if anything, was a little more difficult, as she now looked upon me as an enemy, and exerted all her power to overcome me.

I will not dilate all the successive encounters of mental and physical prowess we engaged in; suffice to say that gradually I lost the power of bringing on an attack whenever I chose, and that for some time they only occurred one a month, and even these became less and less violent. As they did so the memory of her ill-fated friend, and the circumstances of the latter's death, came back to her, faintly at first, as the fleeting vision of a long-forgotten past, but after a while with more distinctness, until, one evening, I heard the whole story from her own lips.

Then I suggested to her parents that she should be brought to the grave where rested the remains of the unfortunate girl.

This was done, though not without some misgivings on the part of all of us.

Louise, however, did not fall into convulsions, but knelt for over an hour beside the marble tombstone in silent, tearful prayer.

"Is it not strange," said she, when we set out for home, "that poor Annie should have been dead so long, and I not know it until now?"

Is Louise entirely cured?

Well, reader, I do not know. For years she has been my wife, and she fondly nestles to her bosom a girl baby, whom we have named Annie. Perhaps she will never again be so strangely affected.

WHERE THE COAT IS REQUIRED

Havana has a sumptuary law of its own, and the law is strictly enforced, despite protests of visitors who desire to display the glories of silk shirts, or who simply wish to dispense with superfluous garments.

Coats must be worn by those who would sit in the Central Park and by those who would drive on the aristocratic Prado. It is amusing to see a motorcycle policeman dart into the traffic and halt an automobile containing coatless Americans. The visitors seldom understand Spanish, and English-speaking officers are seldom detailed for traffic duty.

To manage a bicycle and explain by signs that the coatless ones must be more carefully dressed is no easy matter, and, for a few moments at least, the courteous policeman has a job on his hands. If visitors are wise, they comply with the coat order at once, for a \$5 fine is the usual penalty for the violation of this municipal ordinance.

To be well dressed but coatless, or to carry a coat over one's arm in Cuba, is a mark by which Americans are easily distinguished. In Havana the custom is considered "bad form."

GOOD READING

TURKS NEVER HEARD OF
AMERICAN LEGION

The only legionnaire of the second A. E. F. to push as far as Turkey wishes he hadn't, for the adventure cost him anxious hours when the Turks took his passport from him at the frontier. The victim, A. L. Smith (90th Division, A. E. F.) of San Antonio, Tex., breezed into Turkey with no visa, as the special legion passport carries the right of free entrance to all European countries save Russia.

Turkish guards at the Thracian frontier never had heard of the American Legion and thought the special passport a fake. They sent the passport on to Constantinople by special courier and permitted the legionnaire to proceed there under guard. Constantinople authorities allowed Smith to see the sights of Stamboul after affixing the regular visa to his passport and extracting the fee of 11 liras.

CAMBRIDGE LIMITS NUMBER OF AMERICAN STUDENTS TO 60

To keep Cambridge predominantly English the university authorities have decided to limit the number of Americans enrolled at its twenty colleges to sixty. They have also decided to give preference to students of Britain over colonials.

The university has almost reached the limit of expansion and had it not decided to reduce the number of foreigners it would soon have been faced with the necessity of refusing admission to hundreds of young Englishmen.

The American students at Cambridge sympathize with the new policy and are convinced it is adopted in an unfriendly spirit to America.

The number of Americans at Cambridge dropped this year from seventy-five to sixty-five. It is understood that the total enrolment at the university is 5,000.

MODERN MORGAN CLINGS TO TREASURE
HUNT

Louis Morgan's expedition to hunt pirate treasure on the west coast of Panama is off until after the holidays at least.

For seven years the descendant of Sir Henry Morgan, buccaneer, has been building a ship preparatory to sailing on his treasure hunt. He had hoped to get away this month, but bad luck befell his partner, Captain Arvid Pearson. The latter has gone to New York to untangle some financial difficulties.

According to a chart, which Morgan says was handed down to him from Sir Henry Morgan, markings will lead him to cache of treasure which was buried after the sacking of Panama City nearly three centuries ago.

Morgan may join the countless others who have dug on Cocos Island.

HAVANA BARS ALL LITTER

Havana, Cuba, is probably the only city in the world whose street cleaners appear for work

wearing starched linen, neckties and gloves, and with shoes luminously polished.

Six to eight men form the crew of each garbage truck, and they work on the run, a gong being sounded when the truck approaches each residence as a signal for the garbage cans to be set out. The law requires that the cans must be returned immediately after being emptied, and woe betide the careless servant who overlooks this obligation.

Not a scrap of paper is to be found on the streets, for sweepers are always at work. Each afternoon the trees in the parks are sprayed and after midnight great watering trucks deluge the streets with such force that all dust and dirt are washed away.

NEW 'ROCKET' AIR ENGINE
CALLED SUCCESS

Harry N. Atwood, of Monson, Mass., former aviator, recently announced the success of a new internal combustion airplane and marine motor, utilizing a new principle. It is declared to develop power without the use of a propeller, by exhausting exploding gases into the atmosphere or water, thus driving itself forward much as a rocket does.

Mr. Atwood asserts that the first model, which was made and tested in Philadelphia, weighed 4.8 pounds and developed 3.8 horsepower. Larger engines, he says, will reduce the ratio to less than one pound per horsepower, less than one-half of existing standard airplane motors.

The new engine is shaped like a bottle and all of its mechanism is inside, Mr. Atwood says, and will solve the problem of a light compact motor for multi-engined planes.

20-HOUR AIR SERVICE FROM HERE TO
HAVANA DURING NEXT FISCAL YEAR

Through air mail and passenger service from New York City to Havana in less than twenty hours will become possible with the extension north to Miami of the present air route from Havana to Key West, according to the aeronautics branch of the Department of Commerce. This service will be made possible by the new air mail contract route between Atlanta and Miami, on which proposals have been issued.

Survey for navigation aids on the new Miami airway is provided for in the department's program for the year beginning July 1, 1928.

The Miami route is 622 miles long. It will connect directly with the New York-Atlanta route, to be put in operation soon.

The two routes combined will allow mail leaving Hadley Field, N. J., at 9 P. M. to arrive at Miami at 12:40 the following day, a whole day faster than the present mail service.

The 128 miles from Miami to Key West could be flown in about an hour, leaving only the ninety-mile route already established from Key West to Havana.

CURRENT NEWS

FORD LOSES OLD FRIEND, BUYS HIS LUNCH WAGON

One of Henry Ford's earliest friends and financial backers died in Detroit recently. He was John M. Colquhoun, a well known character whose lunch wagon stood near the City Hall for many years. When Henry Ford was an engineman with the Edison Company, thirty years ago, he was a nightly visitor to Colquhoun and it was his habit to draw on the wagon's service counter pencil sketches of the automobile that he was planning.

Colquhoun helped to finance the actual building of the first Ford car and a few months ago Ford bought the old lunch wagon and gave it a place in his museum of vehicles at Dearborn.

NOVEL DEVICE SHOWS HOW NECKTIES LOOK WHEN WORN

An unusual method of stimulating sales of men's neckwear is now being tried out by a local chain of haberdashery and clothing shops. It consists of enclosing in all mail to customers a cardboard folder which has small samples of tie silks attached to the inner side of the back. The front of the folder, which shows a cut-off picture of a man that brings the collar into prominence, has a cutout of the shape and proportionate size of a four-in-hand. Through this the samples of the silk show, and by holding the folder at arm's length an excellent idea of how the scarf looks when tied is given. As the samples are placed on top of each other and fastened only at one end, they can all be tried under the cutout by lifting up the loose end and exposing the silk beneath. Three samples are sent in each folder.

POSTOFFICE ADOPTS COLD STORAGE

A special cold storage room has been built in the new Parcel Post Station A in St. Petersburg, Fla., for the preserving of perishable foodstuffs, including vegetables, flowers and fruit, great quantities of which are sent through that post-office, especially in the Winter season. The electric cooling equipment consists of two compressors and four cooling coils installed in a room eight feet wide, seven and one-half feet high and thirteen feet long. A central water-cooling tank was also provided from which drinking water is piped through insulated pipes to fountains in the building. Stamps are also kept in the cold storage room, for the moist atmosphere of that section of the country makes the mucilage sticky. The dry cool interior of the storage room prevents their sticking together.

BRINGS A BIT OF SCOTLAND TO SEDATE FIFTH AVENUE

Many of the wholesale selling offices here are unique in construction and decoration, but the prize for originality probably goes to the local representative of a well-known Scotch sports wear concern. He has turned his spacious Fifth Avenue salesroom into a reproduction of the Baronial Hall of the famous Holyrood Castle in Scotland. From the stained glass in the heavy-looking en-

trance doors to the smoked ceiling and walls ornamented with crossbows and swords every detail of this chamber in the ancient Scotch edifice has been carefully worked out. The woodwork and the furniture harmonize fully with the old-time atmosphere, while the effect is further heightened by an entrance lobby decorated with prints depicting the leaders of the various clans in full regalia.

THE SILENT BUGLE OF BROADWAY

An unusual figure in the Broadway throng that mills daily about Times Square is that of an old scissor-grinder with a wheel almost as aged as himself and an ancient bell that can scarcely be heard in the noise and tumult. But he is neither aimless nor idle as he trundles his machine from block to block. Plenty of knives to sharpen come his way from the countless restaurants of the district. There he sits perched on his worn leather seat, bowed over his spark-shooting grindstone, unconscious of the staring crowds.

Closer scrutiny reveals a battered bugle fastened to his hand-drawn vehicle. Questioned about it, the old fellow explains that his father used this bugle in the Civil War. Today it is put to less martial uses. The old man blew it to attract business, as he walked through the streets of New York, for some thirty years until an ordinance forbade the noise. Now it is a silent memento.

"I can't part with it," he said. "I feel toward it as if it was a good friend of mine."

OLD INDIAN SITES TO BE EXPLORED

Southern Utah, in the area where the ancient Basketmaker Indians lived, will be excavated by an expedition of the Southwest Museum of Los Angeles next summer, according to a statement of Dr. James A. B. Scherer, director.

The Basketmaker Indians, as their name suggests, were skillful at weaving and basketry, and were the forerunners of the pottery-making Pueblos. Traces of Basketmaker civilization are mostly found in caves and cliff dwellings, while examples of their art are usually discovered buried in their graves.

The art of basket-making is akin to that of the potter. In some of the earliest stages of pottery the clay was molded on a basket and baked around it. And in some of the Stone Age cultures of California the art of basketry is related to that of working in stone, many stone mortars having been found with basket mouths and tops, the weaving having been held in place with asphaltum.

For a year now the Southwest Museum has maintained expeditions in Arizona and New Mexico where remains of Pueblo culture have been dug up at Casa Grande and in the Mimbres Valley. Monroe Amsden, formerly with the Carnegie Expedition in Central America, has succeeded Harold S. Gladwin as Director of the museum's field work. He leaves soon to resume excavations in Guatemala and upon his return will head the expedition into Utah.

Fame and Fortune Weekly

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WESTBURY PUBLISHING CO., Inc.

140 Cedar Street,

New York City